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THE
HUNDRED FORTIETH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1984

Filed with the Governor and Council as required by RSA 383:15

CONCORD, NEW HAMPSHIRE

1984

STATE OF NEW HAMPSHIRE

JOHN H. SUNUNU, GOVERNOR

BANK COMMISSIONER'S OFFICE

97 NORTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, John H. Sununu
and The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Sununu and Council:

I have the honor of submitting to you the One Hundred Fortieth Annual Report of the Bank Commissioner for the calendar year ending December 31, 1984, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgeuit
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

John R. Bresaw, II
Gordon T. Cheney
Robert E. Hallows
George D. Harrington
David W. Pickett
Robert E. Silver

BANK EXAMINER II

Richard H. Rogers

BANK EXAMINERS I

Jean M. Dobbins
Lise J. Goddette
Kerry R. Molin

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

ADMINISTRATIVE SECRETARY/SUPERVISOR

Carolyn L. Bond

ACCOUNTING TECHNICIAN

Bonnie L. Ladd

CLERK IV

Theresa L. Simpson

WORD PROCESSOR OPERATOR I

Donna L. Lord
Susan E. Shaw

BANK ADVISORY BOARD

Members	Representing
William S. Bushnell	Guaranty Savings Banks
Gary S. Dionne	House of Representatives
Paul F. Leaming	Trust Companies
George E. Freese, Jr.	Senate
Richard D. Mahoney	Credit Unions
Betty Tamposi	House of Representatives
Louis Taube	Small Loan Companies
David B. Walters	Mutual Savings Banks
James A. Whittemore	Co-operative Banks

TABLE OF CONTENTS

	PAGES
FOREWORD	10
BANK HOLDING COMPANIES	19-20
TRUST COMPANIES	23-81
SAVINGS BANKS	85-131
CO-OPERATIVE BANKS	135-149
CREDIT UNIONS	153-187
FIRST CHARTERED CREDIT UNION IN THE NATION	184-185
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION	190-192
GRAPHIC TRENDS	194-196
SECOND MORTGAGE HOME LOAN LICENSEES	198-202
SMALL LOAN LICENSEES	204-208
FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE	210-223

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
TRUST COMPANIES			Page	
BankEast	Manchester	34	52-53	66-67
BankEast Trust Company	Manchester	35	52-53	66-67
Bedford Bank, The	Bedford	23	46-47	60-61
Belknap Bank & Trust	Belmont	24	46-47	60-61
Berlin City Bank, The	Berlin	24	46-47	60-61
Bristol Bank, The	Bristol	25	48-49	62-63
Charter Trust Company	Concord	27	48-49	62-63
City Bank and Trust	Claremont	26	48-49	62-63
Connecticut River Bank	Charlestown	26	48-49	62-63
Derry Bank and Trust Company	Derry	28	50-51	64-65
Durham Trust Company	Durham	29	50-51	64-65
Exeter Banking Company, The	Exeter	30	50-51	64-65
Family Bank & Trust, The	Allenstown	23	46-47	60-61
Fidelity Bank & Trust Company	Salem	40	56-57	70-71
Fiduciary Trust Company of New Hampshire	Weare	43	58-59	72-73
First Colebrook Bank, The	Colebrook	27	48-49	62-63
Hanover Bank & Trust Company	Hanover	31	50-51	64-65
Indian Head Bank North	Littleton	33	52-53	66-67
Indian Head Bank and Trust Company	Portsmouth	39	56-57	70-71
Meredith Bank & Trust	Meredith	35	54-55	68-69
Monadnock Bank, The	Jaffrey	32	52-53	66-67
Nashua Trust Company	Nashua	36	54-55	68-69
New London Trust Company, The	New London	37	54-55	68-69
North Conway Bank	North Conway	37	54-55	68-69
North Country Bank	Berlin	25	46-47	60-61
Pelham Bank and Trust Company	Pelham	38	54-55	68-69
Plaistow Bank and Trust Company	Plaistow	38	56-57	70-71
Rockingham County Trust Co.	Salem	41	56-57	70-71
Seabrook Bank and Trust Company	Seabrook	41	56-57	70-71
Somersworth Bank, The	Somersworth	42	58-59	72-73
Suncook Bank, The	Suncook	42	58-59	72-73
Valley Bank, The	Hillsboro	32	52-53	66-67
Village Bank & Trust Company	Gilford	31	50-51	64-65
Whitefield Savings Bank & Trust Company, The	Whitefield	43	58-59	72-73
Valley Trust Company, The	Penacook			
(In possession of the Bank Commissioner)			81	
Trust Departments:				
BankEast Trust Company	Manchester		74-75	
Charter Trust Company	Concord		74-75	
Exeter Banking Company, The	Exeter		74-75	
Nashua Trust Company	Nashua		74-75	
New London Trust Company, The	New London		74-75	
North Conway Bank	North Conway		74-75	
The Suncook Bank	Suncook		76-77	
Aggregate - Banking Departments			78	79
Aggregate - Trust Departments			80	
SAVINGS BANKS				
Amoskeag Savings Bank	Manchester	94	108-109	120-121
BankEast Savings Bank and Trust	Rochester	99	112-113	124-125
Cheshire County Savings Bank	Keene	90	106-107	118-119
Claremont Savings Bank	Claremont	85	104-105	116-117
Concord Savings Bank	Concord	85	104-105	116-117
Franklin Savings Bank	Franklin	89	106-107	118-119

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
			Page	
SAVINGS BANKS				
Ions Savings Bank	Tilton	100	112-113	124-125
Keene Savings Bank	Keene	91	106-107	118-119
Laconia Savings Bank	Laconia	91	108-109	120-121
Mascoma Savings Bank	Lebanon	92	108-109	120-121
Merchants Savings Bank	Manchester	95	110-111	122-123
Meredith Village Savings Bank	Meredith	96	110-111	122-123
Merrimack County Savings Bank	Concord	86	104-105	116-117
New Hampshire Savings Bank	Concord	87	104-105	116-117
Peterborough Savings Bank	Peterborough	97	110-111	122-123
Piscataqua Savings Bank	Portsmouth	98	112-113	124-125
Plymouth Guaranty Savings Bank	Plymouth	97	110-111	122-123
Portsmouth Savings Bank	Portsmouth	98	112-113	124-125
Saver's Bank, The	Littleton	93	108-109	120-121
Savings Bank of Walpole	Walpole	101	114-115	126-127
Seacoast Savings Bank	Dover	88	104-105	116-117
Siwooganock Guaranty Savings Bank, The	Lancaster	92	108-109	120-121
Southeast Bank for Savings	Dover	88	106-107	118-119
Sugar River Savings Bank	Newport	96	110-111	122-123
U. S. Savings Bank of America	Seabrook	100	112-113	124-125
Village Savings Bank	Greenville	89	106-107	118-119
Woodsville Guaranty Savings Bank, The	Woodsville	101	114-115	126-127
Trust Departments:				
New Hampshire Savings Bank	Concord		128	
Southeast Bank for Savings	Dover		128	
Aggregate - Banking Departments			129	130
Aggregate - Trust Departments			131	

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
			Page	
CO-OPERATIVE BANKS				
First Savings and Loan Association of N. H.	Exeter	135	140-141	144-145
Hampton Co-operative Bank	Hampton	135	140-141	144-145
First Northern Co-operative Bank	Keene	136	140-141	144-145
Milford Co-operative Bank	Milford	136	140-141	144-145
Plaistow Co-operative Bank	Plaistow	137	140-141	144-145
Salem Co-operative Bank	Salem	137	142-143	146-147
Aggregate - Banking Departments			148	149
CREDIT UNIONS				
AWANE Credit Union	Peterborough	166	175	182
Belknap County Federal Employees Credit Union	Laconia	158	172	179
Cathedral Parish Credit Union	Manchester	159	172	179
Central Credit Union	Suncook	168	176	183
Concord Postal Credit Union	Concord	154	170	177
Equity Employees Credit Union	Orford	166	175	182
Gateway Credit Union	Nashua	163	174	181
Granite State Credit Union	Manchester	160	172	179
Hanover Credit Union	Hanover	156	171	178
Holy Rosary Credit Union	Rochester	167	175	182
IPC Employees Credit Union	Bristol	154	170	177
J. F. & Associates Credit Union	Manchester	160	172	179
K. P. Credit Union	Dover	155	170	177
L'Ange Gardien Credit Union	Berlin	153	170	177
M P B Employees Credit Union	Keene	157	171	178
Manchester Municipal Employees Credit Union	Manchester	161	173	180
Monadnock Credit Union	Keene	157	171	178

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
			Page	
CREDIT UNIONS				
N. H. Food Industry Credit Union	Manchester	161	173	180
Nashua Municipal Employees Credit Union	Nashua	164	174	181
Newco Credit Union	Newington	165	174	181
P E A Credit Union	Exeter	156	171	178
Postal Employees' Credit Union of New Hampshire	Manchester	162	173	180
SBB Employees Credit Union	Lebanon	159	172	179
S & C Credit Union	Keene	158	171	178
St. Joseph Hospital Employees Credit Union	Nashua	164	174	181
St. Mary's Bank (credit union)	Manchester	184	184	185
Somersworth General Electric Employees' Credit Union	Somersworth	168	175	182
Sprague-Nashua Credit Union	Nashua	165	174	181
Telephone Credit Union of NH	Manchester	162	173	180
Union Leader Employees Credit Union	Manchester	163	173	180
United Brotherhood Credit Union	Berlin	153	170	177
WRG Credit Union	Sandown	167	175	182
Aggregate - Credit Unions			186	187
MISCELLANEOUS				
New Hampshire Business Development Corporation	Concord	190	191	192

INDEX	Page
GRAPHIC TRENDS	
Analysis of Percentage Growth - Assets vs. Capital Funds	194-195
Net Operating Earnings After Dividends & Federal Taxes to Average Assets (Banks)	196
Net Operating Earnings After Interest & Dividends to Average Assets (Credit Unions)	196
SECOND MORTGAGE HOME LOAN LICENSEES	
Listing of Licensees	198-199
Consolidated Statement of Condition	200
Consolidated Statement of Income and Expenses	201
Consolidated Analysis of Loans	202
SMALL LOAN LICENSEES	
Listing of Licensees	204
Consolidated Statement of Condition	205
Consolidated Statement of Income and Expenses	206
Consolidated Analysis of Loans	207
Consolidated Report of Suits, Possession and Sale of Chattels	208
FINANCIAL INSTITUTIONS	
Listing of all Financial Institutions in New Hampshire	210-223

FOREWORD

The one hundred fortieth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of trust companies, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1985

New Year's Day	January 1st	Labor Day	September 2nd
Washington's Birthday	February 18th	Columbus Day	October 14th
Fast Day	April 22nd	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th

LEGAL HOLIDAYS - CALENDAR YEAR 1986

New Year's Day	January 1st	Columbus Day	October 13th
Washington's Birthday	February 17th	Election Day	November 4th
Fast Day	April 28th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 1st		

NUMBER OF INSTITUTIONS

	December 31, 1984
Trust Companies	34
Mutual Savings Banks	19
Guaranty Savings Banks	9
Co-operative Banks	5
Stock Co-operative Bank	1
Credit Unions	31
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	42
Second Mortgage Home Loan Licensees	72
In Possession (The Valley Trust Company)	1
	216

NUMBER OF BRANCHES - OPERATING

Trust Companies	81
Savings Banks	76
Co-operative Banks	8
	165

RETAIL INSTALMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	232
Retail Sellers' Branches	16
Sales Finance Licensees	17
Sales Finance Licensees' Branches	4
	269

NEW BANKS APPROVED

Bank of Nashua (Interim Bank)	194 Main Street Nashua
Bay Point Bank and Trust Company (Interim Bank)	One Bay Point Meredith
Casper Bank and Trust Company (Interim Bank)	One Country Club Road & Route 11-A Gilford
Charter Trust Company Concord	89 North Main Street Concord

BRANCHES APPROVED

BankEast (as a result of merger) Manchester	Center Street Wolfeboro
BankEast Savings Bank and Trust Rochester	293 Lafayette Road Hampton
Belknap Bank & Trust Belmont	Main Street Meredith
Concord Savings Bank Concord	154 Broad Street Nashua
Connecticut River Bank Charlestown	1 Main Street West Lebanon

BRANCHES APPROVED (continued)

Durham Trust Company Durham	Onne Spaulding Turnpike Portsmouth
Exeter Banking Company Exeter	Hanover Street Portsmouth
Merchants Savings Bank Manchester	1415 Elm Street Manchester
Nashua Trust Company Nashua	1 Trafalgar Square Nashua
New Hampshire Savings Bank Concord	420 Amherst Street Nashua
North Conway Bank North Conway	Route 16 Conway
St. Mary's Bank Manchester	234 Elm Street at Valley Street Manchester
Seabrook Bank and Trust Company Seabrook	Lafayette Road North Hampton
Sugar River Savings Bank Newport	Scythevlle Row Newport Road New London
Sugar River Savings Bank Newport	Route 11 Sunapee

BRANCH CLOSED

Keene Savings Bank Keene		50 Central Street Keene

MERGERS APPROVED

Kingswood Bank and Trust Wolfeboro	INTO	BankEast Manchester
Nashua Trust Company Nashua	INTO	Bank of Nashua (interim) Nashua
Village Bank and Trust Company Gilford	INTO	Casper Bank and Trust Company (interim) Gilford

CREDIT UNIONS MERGED

New Hampshire Central Credit Union Concord	INTO	Franco-American Credit Union Suncook
Pike Employees Credit Union Tilton	INTO	New Hampshire Federal Credit Union Concord
NDH Employees Credit Union Dover	INTO	Northeast Federal Credit Union Portsmouth

NAME CHANGES

Franco-American Credit Union Suncook	TO	Central Credit Union Suncook

NAME CHANGES (continued)

Saver's Bank A Mutual Savings Bank, The Littleton	TO	Saver's Bank, The Littleton
Telephone Workers' Credit Union of New Hampshire Manchester	TO	Telephone Credit Union of NH Manchester

CONVERSION TO STATE CHARTER

Somersworth National Bank, The Somersworth	TO	The Somersworth Bank Somersworth

CONVERSION OF MUTUAL FINANCIAL INSTITUTION TO STOCK FORM FINANCIAL INSTITUTION

Saver's Bank A Mutual Savings Bank, The Littleton	Approved

CHARTER AMENDMENTS

Charter Trust Company Concord	Increase capital stock from 60,000 shares par $14.00 to 65,000 shares par $14.00.
City Bank and Trust Claremont	Increase capital stock from 42,500 shares par $10.00 to 150,000 par $10.00.
Fiduciary Trust Company of New Hampshire Weare	Increase capital stock from 1,200 shares par $25.00 to 21,200 par $25.00.
Village Bank and Trust Company Gilford	Increase capital stock from 50,000 shares par $10.00 to 100,000 par $5.00.

REMOTE SERVICE UNITS ACCEPTED IN 1984 BY BANK

M = Monec Unit; P = Pocketbank Unit

	FILED:
THE CHESHIRE COUNTY SAVINGS BANK	
35 Key Road, Keene	3/29/84
West Street Shopping Plaza, Keene	3/29/84
Route 101, Dublin	3/29/84
Railroad Square, Keene	4/3/84
DURHAM TRUST COMPANY	
566 Islington Street, Portsmouth	2/28/84
EXETER BANKING COMPANY, THE	
Newfields (P)	11/26/84
FAMILY BANK & TRUST	
Fox Run Mall, Newington (M)	7/25/84
K-Mart Mall, Manchester (M)	7/25/84
INDIAN HEAD BANK AND TRUST COMPANY	
Main Street, Durham (P)	4/5/84

	FILED:
KEENE SAVINGS BANK	
West Street Shopping Center, Keene	3/19/84
Key Road, Keene	6/4/84
Rte. 12, Troy Road, Swanzey	6/4/84

BOARD OF TRUST COMPANY INCORPORATION

Chapter	Title	Effective Date
Tru 300	Application for New Bank	5/28/81
	Readopted	12/5/84
Tru 400	Remote Service Units	Grandfathered
	Readopted	4/20/84
Tru 500	Conversion	1/12/82
	Readopted	4/20/84

RULES OF THE BANK COMMISSIONER

Chapter		Title	Effective Date
Ban 100		Organizational Rules	4/20/84
Ban 200		Hearing Rules	4/20/84
Ban 500		(Parity) Rules	8/23/81
	Part 515	Receipt of Funds (C.U.)	1/5/84
	516	Service Charges (Co-ops)	3/3/84
	517	Corporate Title	6/4/84
	518	Obligations of One Borrower	6/4/84
Ban 700		Precomputed Interest	7/1/84
Ban 800		Powers of Banking Organizations	1/7/84

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

Amoskeag Bank Shares Inc. (Manchester)
- Amoskeag Savings Bank

Bankcore, Inc. (North Conway)
- North Conway Bank

Bank of New Hampshire Corp. (Manchester)
- Bank of New Hampshire, N.A.
- The Bristol Bank

BankEast Corporation (Manchester)
- BankEast
- BankEast Savings Bank & Trust
- BankEast Trust Company

Bay Point Bancorp, Inc. (Meredith)
- Meredith Bank & Trust

Connecticut River Bancorp, Inc. (Charlestown)
- Connecticut River Bank
- Peoples National Bank of Littleton

Cornerstone Financial Corporation (Derry)
- Derry Bank and Trust Company

Dartmouth National Corporation (Hanover)
- Dartmouth National Bank

First Discount Bank (Tilton)
- First Deposit National Bank

First New Hampshire Banks, Inc. (Manchester)
- Bedford Bank, The
- Concord National Bank
- Exeter Banking Company, The
- Granite State Bank, National Association
- Laconia Peoples National Bank & Trust Company
- Merchants National Bank of Manchester, The
- Plymouth Guaranty Savings Bank
- White Mountain National Bank of North Conway
- Wolfeboro National Bank, The

Indian Head Banks Inc. (Nashua)
- Indian Head Bank North
- Indian Head Bank and Trust Company
- Indian Head National Bank, Nashua
- Indian Head National Bank of Keene

Meridian Corporation (Hampton)
- Bank Meridian, N.A.

NTC Corp. (Nashua)
- Nashua Trust Company

New Hampshire Savings Bank Corp. (Concord)
- New Hampshire Savings Bank

Profile Financial Corp. (Plaistow)
- Plaistow Bank and Trust

Saver's Bancorp, Inc. (Littleton)
- North Country Bank
- Saver's Bank, The

United Banks Corporation (Hanover)
- Hanover Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING LOCATION,

NAMES OF OFFICERS

AND DIRECTORS

ALLENSTOWN

THE FAMILY BANK & TRUST
P.O. BOX 232 - ROUTE 3 Tel. 485-8444
ALLENSTOWN, NH 03275

(Year of Incorporation - 1980)

OFFICERS

Chairman of the Board
Bert R. Whittemore

Vice Chairman of the Board
Elizabeth H. McFall

President
** D. Frank Durls

Acting Treasurer
Stanley F. Grimes, Sr.

Secretary
Charles W. Thompson

Assistant Treasurer
Judith A. Clemons

DIRECTORS

* Raymond C. Cummings
* D. Frank Durls
Stanley F. Grimes, Sr.
G. Stetson Heiser
Phillip F. Kennedy
Elizabeth H. McFall
Alfred C. Monacelli
Kenneth N. Osborne
* Howard C. Saturley
Claire P. Scott
Richard F. Therrien
Charles W. Thompson
* Bert R. Whittemore

* Investment Committee Members
** Chief Executive Officer

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD Tel. 668-1500
BEDFORD, NH 03102

(Year of Incorporation - 1972)

BRANCHES

Route 102
Londonderry, NH 03053
434-4576

Route 111A
Windham, NH 03087
898-9888

OFFICERS

President & Treasurer
** Alvah D. Chisholm

Senior Vice President
David Reilly

Assistant Vice President
Robert McLean
Frederick Savage

Assistant Treasurer
Diane M. O'Clair

Branch Administrator
Jean Suraci

Branch Manager
Kimberly Ackerson

Retail Banking Officer
Polly Snow

Assistant Consumer Credit Officers
Dolores Snyder
Linda Tremblay

Mortgage Loan Officer
Sandra Rigazio

DIRECTORS

Alvah D. Chisholm
John B. Clover
Christopher C. Congdon
* Dean Kamen
Paul R. Kfoury
Everett P. McAfee, Jr.
* David H. McDuffee
William O. Merrill
Ferne Schmidtchen
* Nicholas G. Skaperdas
Michael R. Spector
* Bradford H. Thomas
Gerald Vecchione
Donald W. Wheeler

* Investment Committee Members
** Chief Executive Officer

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11 - BELKNAP MALL Tel. 528-1800
BELMONT, NH 03220

(Year of Incorporation - 1979)

BRANCH

880 Central Street
Franklin, NH 03235
934-6800

OFFICERS

Chairman of the Board
Willard G. Martin, Jr.

President
** Robert A. MacLenna, Jr.

Exec. Vice President/Treasurer
John H. Martin

Vice Presidents
Janet D. Raymond
John E. Rohde

Assistant Vice President
Susan J. Richardson

Assistant Treasurer
Donna G. Kremer

Loan Officer
Donald A. Sibson

DIRECTORS

* Fred Altman
Robert C. Boulanger
Warren C. Clement
* C. W. H. Lowth, Jr.
* Robert A. MacLenna, Jr.
Willard G. Martin, Jr.
* Stephen B. McNeil
Russell A. Sabanek
Edward F. Schofield
* Glenn E. Shaw
Sheila D. Weeks

* Investment Committee Members
** Chief Executive Officer

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET Tel. 752-1171
BERLIN, NH 03570

(Year of Incorporation - 1901)

BRANCH

2 State Street
Groveton, NH 03582

OFFICERS

Chairman of the Board
Arnold P. Hanson

President
** Lloyd B. Rines

Vice President
Paul G. Campagna

Assistant Treasurer
Jacqueline L. Napert

Branch Manager
Ronald P. Goudreau

Ass't. Branch Manager
Lillian P. Landry

Ass't. Treasurers/Loan Officers
Ruby M. Shepard
Richard J. Sirois

Manager of Info. Services
Larry J. Bessinger

Auditor
Doris G. Dube

DIRECTORS

Arthur J. Bergeron
Thomas E. Brannen
Herbert N. Buckley
* Robert A. Cegliuso
Bernard R. Gallagher
Mark E. Hamlin
* Arnold P. Hanson
Ralph A. Labnon
John D. Morton
* Edward J. Melchert
Lawrence G. Richards
* Lloyd B. Rines
Joseph N. Rozek
* William J. Woodward

* Investment Committee Members
** Chief Executive Officer

BERLIN

NORTH COUNTRY BANK
P.O. BOX 6 - CORNER PLEASANT & YORK STREETS Tel. 752-4340
BERLIN, NH 03570

(Year of Incorporation - 1890)

OFFICERS	DIRECTORS
Chairman of the Board/President/Treasurer ** Gaston E. Fillion	* Robert D. Calamari
	* Roland W. Couture
Vice President/Loan Officer Richard N. Langlois	* Gaston E. Fillion
	* Maurice R. Levesque
Vice President/Operations Maurice L. Fortier	* Eugene D. Rivard
Ass't. V.P./Loan Manager Marcel G. Fillion	* Lionel L. Roy

* Investment Committee Members
** Chief Executive Officer

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE Tel. 744-8521
BRISTOL, NH 03222

(Year of Incorporation - 1898)

OFFICERS	DIRECTORS
Chairman of the Board Davis P. Thurber	* John C. Conkling
	John F. Craig
President ** John F. Craig	Alan E. Esty
Vice President Louis J. Stivail	Dorothy M. Gordon
	William C. Hoyt
Assistant Treasurer Virginia B. Nicholas	John W. Matthews
Loan Officer Richard P. Gagne	* T. Holmes Moore
	* Daniel R. W. Murdock
Controller Douglas C. Benton	Ralph E. Shackett
Corporate Secretary Joyce E. Smith	* Davis P. Thurber
	William C. Walsh
	Burton W. Williams

* Investment Committee Members
** Chief Executive Officer

CHARLESTOWN

CONNECTICUT RIVER BANK
P.O. BOX 500 - MAIN STREET Tel. 826-7764
CHARLESTOWN, NH 03603

(Year of Incorporation - 1864)

BRANCHES

Route 12
North Charlestown, NH 03603
542-2545

Route 123
Langdon, NH 03602
835-6333

82 Pleasant Street
Claremont, NH 03743
543-1276

1 Main Street
W. Lebanon, NH 03784
298-8614

OFFICERS

President/CEO
** John E. Bentley

Vice President/Sr. Loan Off.
Walter H. Harrington

Ass't. V. P./Treasurer
Jeffrey M. Lassels

Ass't. V.P./Branch Mgr.
Paul D. Slade

Assistant Treasurer
Nancy E. Smith

Loan Officers
Gary S. Crosby
Paul D. Silva
Joseph Sorrentino

Ass't. Loan Officer
Thomas Bentley

Branch Managers
Robert C. Kasprzak
Harold J. Laros

Customer Service Officer
Brenda E. Lindblade

DIRECTORS

* Ernest L. Bell, III
John E. Bentley
* John D. Bourdon
* Paul S. Cray
* Paul B. Dutton
* John C. Follett
* John E. Follett
* Theodore J. Frizzell
Walter H. Harrington
* David T. Henry
* Irving Mandinach
* John Parker
* Stewart A. Rouse
* Myrl H. Webster

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CITY BANK AND TRUST
P.O. BOX 835 - 24 TREMONT SQUARE Tel. 543-0111
CLAREMONT, NH 03743

(Year of Incorporation - 1977)

OFFICERS

Chairman of the Board
George E. Velleux

President
** William F. Murray

Executive Vice President
Nicholas C. Marro

Vice President/Treasurer
William D. Waite

Vice President
Roland V. Stoodley, Jr.

Assistant Treasurer
Karen M. Ouellette

DIRECTORS

Roselyn Caplan
Donald Foisy
Norman J. Grover
* Charles W. Johnson
Thomas G. Levesque
* Nicholas C. Marro
* William F. Murray
Charles P. Puksta
* Dorothy Roman
* Charles Sprague
* Roland V. Stoodley, Jr.
* George E. Velleux

* Investment Committee Members
** Chief Executive Officer

COLEBROOK

THE FIRST COLEBROOK BANK
P.O. BOX 88 - 147 MAIN STREET
COLEBROOK, NH 03576
Tel. 237-5551

(Year of Incorporation - 1889)

OFFICERS

Chairman of the Board
Norman S. Brungot

V. Chairman of the Board
Marshall A. Ames

President
** Harry L. Olmstead, Jr.

Vice President
Victor P. Bruno

Assistant Vice President
Jean B. Grapes

Treasurer
Barbara V. Haynes

Assistant Treasurer
William C. Haynes

Mortgage Loan Officer
Jean F. Ladd

Bookkeeping Officer
Madeline Boucher

Customer Service Officer
Sharon A. Leicht

DIRECTORS

* Marshall A. Ames
* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Palmer B. Lewis
* Eric S. Livingstone
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Malcolm R. Washburn

* Investment Committee Members
** Chief Executive Officer

CONCORD

CHARTER TRUST COMPANY
4 SCHOOL STREET
CONCORD, NH 03301
Tel. 224-1350

(Year of Incorporation - 1984)

OFFICERS

Chairman of the Board/Treasurer
Robert J. Diefendorf

President/Secretary
** Niall MacDonagh

Clerk
Gina L. Gilmore

DIRECTORS

* Scott Brackett
* Robert J. Diefendorf
* Robert E. Hinchey
* Jean E. Kennedy
* Niall MacDonagh
* David E. Tardiff
* Stephen R. Theroux

* Investment Committee Members
** Chief Executive Officer

DERRY

DERRY BANK AND TRUST COMPANY
P.O. BOX 326 - 15 EAST BROADWAY Tel. 432-9517
DERRY, NH 03038

(Year of Incorporation - 1969)

BRANCHES

P.O. Box 197, Route 101
Candia, NH 03034
483-2151

Box 245, Routes 102 & 121
Chester, NH 03036
887-4496

Box 326, 57 Crystal Ave.
Derry, NH 03038
432-9517

P.O. Box 318, Route 111
East Hampstead, NH 03826
382-7111

728 Massabesic Street
Manchester, NH 03103
625-4464

OFFICERS

Chairman of the Board
Niles F. Jensen

President/CEO
** John M. Terravecchia

Senior Vice President
G. Robert Smith

Vice Presidents
Robert E. Benoit
K. Ernest Duckworth
Catherine A. Gelinas

Treasurer
Arnold C. Soney

Assistant Vice Presidents
Dolores T. Brusky
Margaret B. de Redon

Assistant Treasurers
Olive A. Lafontaine
Dolores M. Smith
Bonnie A. White
Carlton H. White
Katherine E. Zysk

Auditor
J. Thomas Mitchell

Compliance Officer
Karen L. Duval

DIRECTORS

Rolfe G. Banister
Rajat K. Bhattacharya
Edward D. Bureau
Donald L. Cusson
* Howard S. Dearth
William J. DeRemer
* William M. Hardy
* Horace A. Holaday, Jr.
* Niles F. Jensen
Andrew C. Meck
George F. Menard
Glenn E. Peabody
Paul T. Phillips
Albert H. Rioux, Sr.
* G. Robert Smith
Arnold C. Soney
* John M. Terravecchia
John J. Zito

* Investment Committee Members
** Chief Executive Officer

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET
DURHAM, NH 03824

Tel. 868-5574

(Year of incorporation - 1947)

BRANCHES

151 Congress Street
Portsmouth, NH 03801
431-3611

Omne Mall, Spaulding Tpk.
Portsmouth, NH 03801
436-5722

OFFICERS

President
Alva F. Fernandez

Executive Vice President
** Michael E. Kenslea

Sr. Vice President
Marshall A. Tebbetts

Vice President
Gary E. Lundh

Assistant Vice President
Christopher J. Bailey

Treasurer
Robert C. Chase, Jr.

Assistant Treasurer
David P. Toutain

Assistant Manager
M. Cora Wolford

Accounting Officer
Dorothy P. Pevear

Ass't. Operations Officer
Cathy Couturier

Ass't. Loan Officer
Gail T. Ogden

DIRECTORS

* Earl J. Dearborn

* Alva F. Fernandez

* Harold D. Moran

* Constance W. O'Mara

* Lawrence E. O'Mara

* John M. Sakowski

* Investment Committee Members
** Chief Executive Officer

EXETER

THE EXETER BANKING COMPANY
154 WATER STREET
EXETER, NH 03833
Tel. 772-4761

(Year of Incorporation - 1893)

BRANCHES

Lafayette Road
Hampton Falls, NH 03844
926-3362

Lafayette Road
North Hampton, NH 03862
964-5518

Epping Road
Raymond, NH 03077
895-3186

Portsmouth Avenue
Stratham, NH 03885
772-6655

OFFICERS

President/Treasurer
** Richard D. Lund, Jr.

Sr. V.P./Sr. Loan Off.
Kenneth Davis

Senior Vice President
Edwin R. Baker

Vice Presidents
Richard G. Clark, Jr.
John F. Cullinane
Dana C. Favor
John D. Hebert
Jacques Miller, Jr.
Richard E. Poulliot

Vice President/Trust Officer
Rudolph C. Hede

Vice President/Ass't. Treasurer
Wayne A. Skoglund

Ass't. Vice President
Robert L. Cooper
Marcia J. Cowan
Janice Kearns
William Martin
Bette L. Southwick

Loan Officers
Deborah Raymond
Warren Spencer

Commercial Loan Officer
Melinda Lovell

Assistant Treasurer
Evelyn Pettiglio

Comptroller
Philip E. DuPont

Administrative Ass'ts.
Theresa Abbott
Patricia Qualter
Carol A. Russell
T. Lucille Winkley

Branch Managers
Marilyn MacDonnell
Anita Ramsdell

DIRECTORS

* Robert H. Clement
* Edwin L. Collishaw, Jr.
* Michael J. Dalton
* John W. Flynn, Jr.
* Edwin A. Gage
* William A. Hickey, Jr.
* Stephen G. Kurtz
* Roy A. Ladner
* Richard D. Lund, Jr.
* John J. Quinn
* Ronald A. Remick
* Fred A. Wentworth, Jr.

* Investment Committee Members
** Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY
P.O. BOX 7345 - COUNTRY CLUB ROAD Tel. 528-3000
GILFORD, NH 03246

(Year of Incorporation - 1981)

OFFICERS

Chairman of the Board
Sandra T. McGonagle

President
** Gregory M. Dickinson

Vice President/Treasurer
Norman A. Fortier

Assistant Treasurers
Elaine L. B. Miller
Ruth Richard

DIRECTORS

* Kim E. Baron
* William F. Crane
* Gregory M. Dickinson
Lawrence W. Guild, II
* David F. Haley
Sandra T. McGonagle
Edward D. McKean, III
* Bradley J. Thompson

* Investment Committee Members
** Chief Executive Officer

HANOVER

HANOVER BANK & TRUST COMPANY
P.O. BOX A-158 Tel. 643-4200
HANOVER, NH 03755

(Year of Incorporation - 1973)

BRANCHES

Hanover Street
Lebanon, NH 03766
298-7737

Main Street
Orford, NH 03777
353-4324

Route 12-A
K Mart Shopping Plaza
West Lebanon, NH 03784
298-8787

OFFICERS

Chairman of the Bd./President
** Frederic R. Dawe

Vice President
Edwin S. Childs

Treasurer
Patricia M. Hannon

Ass't. Vice President
Jeannette L. Lemay

Assistant Treasurers
Charles W. Davis
Kathleen M. Oakes

DIRECTORS

* Robert W. Crichlow
* Donald deJ. Cutter
* Frederic R. Dawe
* James J. Laflosca
* Ernest W. LeBlanc
* John E. Mann
* Robert E. McLaughry
* Thomas F. Purcell, Jr.
* James A. Sagglotes
* Sybil Williamson

* Investment Committee Members
** Chief Executive Officer

HILLSBORO

THE VALLEY BANK
WEST MAIN STREET
HILLSBORO, NH 03244
Tel. 464-5541

(Year of Incorporation - 1973)

BRANCH

Maple Street
Henniker, NH 03242
428-3235

OFFICERS

Chairman of the Board/President
Richard W. Withington

Chief Exec. Officer/Vice Chairman
** William F. Kacmarcik

Vice Presidents
Judith H. Avery
Merle R. Patenaude, Jr.

Assistant Treasurer
Tony E. Fowler

Clerk
Douglas S. Hatfield, Jr.

Branch Operations Manager
Nancy St. Laurent

DIRECTORS

* Gordon J. Allen
Duane J. Clement
* Leo Dube
Dick Edmunds
* Douglas S. Hatfield, Jr.
Daniel G. Hingston
* Robert J. Johnson
* William F. Kacmarcik
Paul F. Kerber
Donald E. Knapton
Milton H. Morris
Merle R. Patenaude, Jr.
* Richard W. Withington
Samuel C. Zachos

* Investment Committee Members
** Chief Executive Officer

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET
JAFFREY, NH 03452
Tel. 532-7788

(Year of Incorporation - 1865)

BRANCHES

Route 202
Peterborough Shop. Village
Peterborough, NH 03458
924-9433

Ridge Center
Rindge, NH 03461
899-5187

Central Square
Troy, NH 03465
242-7737

OFFICERS

President
** Robert W. Allen

Vice President/Treasurer
Dennis P. O'Loughlin

Vice President
Wayne R. Gordon
William R. Spaulding

Ass't. Vice Presidents
Larraine J. Caswell
Forrest R. Kimball
JoAnn M. St. Pierre
Patricia T. Sawtelle

Ass't. Treasurers
Kathleen G. Halfpenny
Eleanor I. Makl
Dorothy S. Richards

Consumer Loan Officers
Jeanne A. Maniscalchi
Liane M. Taylor

Ass't. Mortgage Officer
Lisa M. Digweed

DIRECTORS

* Robert W. Allen
* Christopher V. Bean
* Delcie D. Bean
* Reynold A. Belletete
* Charles H. Griswold
* B. Leonard Krause
* D. Glynn Millard
* Walter R. Peterson
* Francis X. Quinlan

* Investment Committee Members
** Chief Executive Officer

LITTLETON

INDIAN HEAD BANK NORTH
160 MAIN STREET
LITTLETON, NH 03561

Tel. 444-6521

(Year of Incorporation - 1978)

BRANCHES

Main Street
Bethlehem, NH 03574
869-3348

Main Street
Conway, NH 03818
447-5425

Main Street
Franconia, NH 03580
823-5517

240 Main Street
Lisbon, NH 03585
838-6662

Main Street
North Conway, NH 03860
356-6333

Route 16
North Conway, NH 03860
356-6306

Indian Mound Shopping Center
Ossipee, NH 03864
539-4300

55 Central Street
Woodsville, NH 03785
747-3341

OFFICERS

Chairman of the Board
Arthur F. Brown, Jr.

President
** Joseph R. Richard

Executive Vice Presidents
Willard G. Bromage, Jr.
Francis Deasy

Sr. Vice President/Treasurer
James E. Tibbetts

Vice Presidents
Richard T. Brunelle
Stephen E. Colby
Daniel J. Cullen
Loretta G. Silver
A. Frank Stiegler, III

Assistant Vice President
Mark L. Young

Assistant Treasurer
Lillian Sylvestre

Commercial Loan Officer
Carol Walker

Consumer Loan Officer
Fred A. Page

Loan Operations Officer
Patricia F. Clark

Loan Officers
Dorothy W. Belmore
John S. Cobb
Deborah Fischbein

Mortgage Loan Officer
Helen Mason

Operations Officer
Nancyanne Dickowski

Branch Manager/Loan Officers
Dorothy Belmore
John Cobb

Branch Manager I
Barbara Luoma

Trust Officer
Marlene Gallinelli

DIRECTORS

* Arthur F. Brown, Jr.
Frank G. Clark, Jr.
* Calvin J. Coleman
Winton J. Eastman
* Laurent R. Fournier
* Ralph L. Grindle, Jr.
Kenneth M. Grout
* David R. Hastings, II
* Joseph R. Richard
* Wayne B. Ruggles
Herbert Schneider
* Peter W. Smith
* John H. Tilton
* Richard G. White
Robert Whitney, Jr.
Wendell D. Woodbury

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANKEAST
1 HALL STREET Tel. 624-6000
MANCHESTER, NH 03105

BRANCHES

91 South River Road
Bedford, NH 03102
624-6000

116 North Main Street
Concord, NH 03301
224-8100

Fort Eddy Plaza
Fort Eddy Road
Concord, NH 03301
224-8100

Claremont Shopping Center
Claremont, NH 03743
542-7755

Pine & Pleasant Streets
Claremont, NH 03743
542-7755

223 Lowell Road
Hudson, NH 03051
880-5300

7 McGregor Street
Manchester, NH 03102
624-6000

South Willow Plaza
South Willow Street
Manchester, NH 03103
624-6000

Route 25
Meredith, NH 03253
279-7954

295 Main Street
Nashua, NH 03061
880-5300

122 Northeast Boulevard
Nashua, NH 03062
880-5300

Center Street
Wolfeboro, NH 03894
569-4222

* Investment Committee Members
** Chief Executive Officer

(Year of Incorporation - 1891)

OFFICERS

Chairman of the Board
** Walter N. DeWitt

President/Chief Oper. Off.
Paul F. Leaming

Regional Presidents
Robert F. Fournier (Meredith)
George T. Hamilton (Concord)
Robert J. Rzasa (Nashua)
John F. Starrett (Wolfeboro)
David G. Wilson (Claremont)

Senior Vice Presidents
Peter C. Anderson
Francis J. Haines
Norman L. Prudhomme

Exec. Vice President
Bruce Sanderson

Vice Presidents
Donald Aldrich
Nancy M. Gardner
Donna B. King
Corinne P. Landry
Robert Mercier
John E. Prewitt
Robert E. Sager
Bruce S. Seymour
James R. Wood

Ass't. Vice Presidents
Ronald H. Covey, Jr.
Corinne J. Durette
Charles E. Gorhan
Marie M. Grenier
Timothy D. Holt
Richard L. Jackson
Victor C. Levesque
Robert V. Maynes
Thelma G. McNamara
Nancy W. Moscardini
Joan M. Mothes
Thomas L. Perrott
Theresa S. Peterson
Paul D. Spang
Kathleen L. Worthington

Retail Banking Mgr.
Arthur J. Letendre

Commercial Loan Officers
Gary Austin
Vincent H. Vieten

Retail Services Mgr.
Ronald O. Perron

Personal Banking Officers
Suzanne T. Boucher
Hamlen C. Boynton

Customer Acct. Admin.
Louis V. Hebert

Branch Managers
Saundra B. Hafford
Dennis P. Lagueux
Regina L. McLaurin

Sr. Loan Counselors
Dennis A. Lamper
Gloria I. Loughlin
Michael J. Patnaude

Municipal Finance Off.
Terrence Casey

Customer Service Officer
Sally A. Ludwick

Comm. Const. Loan Off.
Tim Hartshorn

Deposit Services Mgr.
Judith M. Malik

Loan Servicing Mgr.
Susie Yachon

Cust. Ser. Sales Mgr.
Bonita J. Goudreau

DIRECTORS

* William H. Craig
* Cornelius DeValk
* Walter N. DeWitt
* Michael H. Foster
* Martin L. Gross
* Robert E. Heath
* Bruce M. Keller
* Paul F. Leaming
* George Materazzo
* John I. Snow
* Thomas Sweeney
* Raymond F. Truncellito
* Albert B. Wight

MANCHESTER

BANKEAST TRUST COMPANY
TWO WALL STREET
MANCHESTER, NH 03105
Tel. 624-6282

(Year of Incorporation - 1983)

OFFICERS

President/Treasurer
** Carroll E. Winch

Senior Vice President
David L. Carlson

Ass't. V. P./Trust Officer
Roberta R. Freedman

Trust Officers
Linda C. Courtemanche
Norma L. Goddard
Mark R. Litzerman

Ass't. Trust Officer
Brenda Harrington

Secretary
Joan Mothes

DIRECTORS

* Walter N. DeWitt

* Peter Hamblett

* Paul F. Leaming

* John I. Snow

* Carroll E. Winch

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH BANK & TRUST
1 BAY POINT
MEREDITH, NH 03253
Tel. 279-7907

(Year of Incorporation - 1924)

BRANCHES

Main Street
Ashland, NH 03217
968-7131

Route 25
Moultonboro, NH 03254
476-5551

OFFICERS

President/CEO
** Richard G. Gilcreast

Senior Vice President
Russell P. Brown

Treasurer
Joseph P. Conway, Jr.

Assistant Treasurer
Paul E. Muller

Security Officer
Marjorie E. Greenmore

Mortgage Officer
Judith S. Glover

Assistant Operations Officer
Mary R. Crosby

DIRECTORS

Enid R. Burrows
Neil A. Cowan
* Gordon M. Foss
* Richard G. Gilcreast
* A. Walter Hill
Margaret P. Lunt
Christine P. Powers
* David S. Sticht
Harry A. Wallace
James A. Wallace

* Investment Committee Members
** Chief Executive Officer

NASHUA

NASHUA TRUST COMPANY
194 MAIN STREET
NASHUA, NH 03061

Tel. 882-2755

(Year of Incorporation - 1889)

BRANCHES

33 Coliseum Avenue
Nashua, NH 03063
882-2755

238 Main Street
Nashua, NH 03061
882-2755

71 Lowell Road
Hudson, NH 03051
882-2755

One Trafalgar Square
Route 101A
Nashua, NH 03060
882-2755

Southgate Plaza
D. W. Highway South
Nashua, NH 03060
882-2755

* Investment Committee Members
** Chief Executive Officer

OFFICERS

Chairman of the Board
Robert J. Cross

President/CEO
** Norman B. Storrs

Vice President/Treasurer
James H. Munroe

Vice President/Secretary
Mark E. Leonardi

Vice Presidents
David P. Bingham
Conrad L. Dionne
Donald H. Perham
Robert R. Pinsonneault
William M. Prizer III
David L. Smith

Ass't. Vice Presidents
Elaine D. Ethier
Evelyn C. Judkins
Harry G. Locke
Conrad E. Thibault
Albert G. Trudeau
Joseph J. Wentworth, Jr.

Assistant Treasurers
Dorothy E. Cote
Marlette C. Sirois
Stanley W. Wilkicki, Jr.

Trust Officer
Kevin E. Keegan

Assistant Trust Off.
Judith K. Noel

Loan Officers
Lucille L'Heureux
Irene A. Peters

Branch Managers
Peter B. Alden
Andrea A. Boyce
Holly Harper Dodge
Carolyn Dunlap
Frances T. Hendrickson
Helga Wester
M. Melissa Zettelmeyer

Personnel Officer
Maureen F. Donovan

Trust Operations Officer
Thomas A. Jasaiavich

Trust Administrator
Gretchen A. Teich

Asst. Marketing Officer
Marylin Morgan

Credit Manager
Wayne F. Nelson

Retail Development Off.
Nancie A. Caron

Administrative Assistant
Lucille Lockwood

Data Processing Manager
John C. Waszeciak, Jr.

Training Officer
Carol Ford

DIRECTORS

* Joseph A. Bellavance
* Leon P. Brassard
* Gilbert Bucknam
* Daniel C. Chisholm
* Robert J. Cross
* Donald W. Erion
* David C. Hamblett
* Raymond A. Labombarde
* James A. Lyons
* Raymond H. Marcotte
* John J. Singer, Jr.
* Norman B. Storrs
* William R. Swart
* Samuel A. Tamposi
* William W. Zechel

NEW LONDON

THE NEW LONDON TRUST COMPANY
P.O. BOX 158 - MAIN STREET
NEW LONDON, NH 03257
Tel. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Proctor Block
Andover, NH 03216
526-2535

Danbury General Store
Routes 4 & 104
Danbury, NH 03230
526-2535

Lake Sunapee Trading Post
Route 103
Newbury, NH 03255
526-2535

Cricenti's Market
Newport Road
New London, NH 03257
526-2535

OFFICERS

President
William F. Kidder, Sr.

Exec. Vice President/Treasurer
** William F. Kidder, Jr.

Senior Vice President
Charles V. Sebring

Vice Presidents
James C. Cleveland
William J. McIver

Vice President - Administration
Rae F. Voss

V. P. - EDP/Operations
Charles R. Sanderson

Ass't. Treasurer/Loan Off.
Lois S. Shaw

Operations Officer
Elaine M. Hoffman

Clerk
Chandler M. Perkins

Loan Officer
Debra W. Sias

DIRECTORS

* James C. Cleveland
* Frank N. Cricenti
* Claude E. Gardner
William F. Kidder, Sr.
* William F. Kidder, Jr.
Chandler M. Perkins
* Charles V. Sebring
Sumner Woodward

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

NORTH CONWAY BANK
P.O. BOX A - 240 MAIN STREET
NORTH CONWAY, NH 03860
Tel. 356-5466

(Year of Incorporation - 1900)

BRANCHES

P.O. Box 180, Route 16
Glen, NH 03838
383-6813

P.O. Box A, Route 302
North Conway, NH 03860
356-5466

P.O. Box 234, Route 16
West Ossipee, NH 03890
539-7501

OFFICERS

President
S. Jean Fernandez

Executive Vice President
** Frank J. Connolly, Jr.

Vice President
Earl P. Osgood

Treasurer
Richard L. Van Dyne

Mortgage Officer
Thomas W. Crompton

Ass't. Treas./Loan Off.
William G. Edmunds

Bus. Dev./Oper. Officer
Kenneth C. Sykes

Data Proc. Officer
John A. Cuddy

Assistant Loan Officer
Michael P. La Civita

Ass't. Mortgage Officer
Meredith W. Christie

Marketing Director
Rosemarie Prebor

Branch Manager
Glen J. Stanclk

DIRECTORS

J. Frank Crowley
* S. Jean Fernandez
* L. Hamlin Greene
* Earl P. Osgood
George C. Weston

* Investment Committee Members
** Chief Executive Officer

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET - ROUTE 38
PELHAM, NH 03076
Tel. 635-3545

(Year of Incorporation - 1968)

BRANCHES

Route 28, South Broadway
Salem, NH 03079
893-6151

Route 111, Indian Rock Road
Windham, NH 03087
893-4321

OFFICERS

Chairman of the Bd./President
** Louis Fineman

First Vice President
George Harris

Senior Vice President
Patricia McArdle

Vice Presidents
Paul Santos
Allan D. Virr

Ass't. Vice Presidents
Florice Howes
Laura Pepa
Raymond Wrobel

Treasurer
William A. McNamara

Assistant Treasurers
Ann Busta
Brenda Florante
Therese Leone

Clerk
Theodore L. Russem

Auditor
Christine Elander

DIRECTORS

* Ralph S. Boutwell
* Claude L. Capteli, Jr.
* Louis Fineman
* George Harris
* Willis S. Low
* William A. McNamara
* Titus Pismaritis
* Theodore L. Russem

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
P.O. BOX 368 - 47 PLAISTOW ROAD
PLAISTOW, NH 03865-0368
Tel. 382-6511

(Year of Incorporation - 1967)

BRANCHES

P.O. Box 268, Route 121
Atkinson, NH 03811
362-5596

P.O. Box 398
Main Street
Hampstead, NH 03841
329-6711

Carriage Towne Plaza
Church Street
Kingston, NH 03848
642-3353

P.O. Box 518
Little River Road
Kingston, NH 03848
642-3667

OFFICERS

Chairman of the Board
Daniel W. Andernacht

President
** Richard W. Fletcher

Exec. V. P./Treasurer
Thomas E. Quinlan

Ass't. Vice Presidents
James E. Dwyer
David N. Gauron

Ass't. Treasurers
Barbara M. Moran
John C. Sherman

Mortgage Officer
Alfreda Woodlock

Ass't. Mortgage Officer
Sharon J. Neff

Personnel Officer
Donald G. Stevens

Managers
Kathy L. Copp
Helen A. Luciano
Jane E. Stewart

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
* William S. Bartlett, Jr.
Richard W. Fletcher
* James F. Grimes
Peter G. Hurd
Kevin King
John R. Pichowicz
* Nicholas Pichowicz
* Bernard R. Senter
* Wilfred C. Senter

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY
P.O. BOX 780 - 3 PLEASANT STREET
PORTSMOUTH, NH 03801

Tel. 436-4110

(Year of Incorporation - 1980)

BRANCHES

Main Street
Epping, NH 03042
679-5491

60 Portsmouth Avenue
Exeter, NH 03833
772-4701

97 Water Street
Exeter, NH 03833
772-4701

264 Lafayette Road
Hampton, NH 03842
926-8894

140 Main Street
Newmarket, NH 03857
659-5566

Islington Street
Portsmouth, NH 03801
436-4110

Lafayette Road
Portsmouth, NH 03801
436-4110

Pease AFB Facility
Rockingham Drive
Portsmouth, NH 03801
436-4110

6 Epping Street
Raymond, NH 03077
895-3144

66 South Main Street
Rochester, NH 03867
332-6000

OFFICERS

Chairman of the Board/CEO
** Bradford F. Alden

President/CAO
Ronald J. Rioux

Senior V. P./Treasurer
Edward W. Johnson

Senior Vice President
David R. Trayers

Vice Presidents
Donald L. Allen
Donald R. Brabant
Robert C. Coughlin
Joel F. Koch
Mark F. Tierney

Assistant Vice Presidents
Gregory T. Caswell
Lawrence H. Cowan
Tony F. DeGrechie
Denise I. Deinicki
Jonathan K. Ellis
John A. Fenton
Patricia M. Fernandes
Robert A. Pearson
Charles S. Sherman

Loan Officers
Anthony T. Manero
Lorraine E. Tobin
Charles A. Walker

Credit Officer
John W. Dixon

Branch Managers
Leo F. Bergeron
Scott B. Walters
Donna M. Waslewski

Ass't. Branch Managers
Arleen G. Clark
Ann M. French
Janet S. Keane

Ass't. Operations Officer
Irene L. Boisvert

Ass't. Loan Officer
Sheryl A. Reppe

DIRECTORS

* Bradford F. Alden
* Robert E. Barney
* Ferris J. Bavicchi
* Louis E. Bergeron
* Carl W. Brewitt
* Francis J. Costello
* Roland P. Cullen
* John J. Dineen
* Albert J. Ferron
* Robert H. Fillon
* R. Dexter Goodrich
* Herbert A. Grant, Jr.
* J. Paul Griffin
* Paul J. Holloway, Jr.
* Harry MacLeod, Jr.
* Russell H. McGuirk
* Raymond R. Ouellette
* Ronald J. Rioux
* John M. Ware
* Morris Weinstein

* Investment Committee Members
** Chief Executive Officer

SALEM

FIDELITY BANK & TRUST COMPANY
45 STILES ROAD
SALEM, NH 03079

Tel. 893-7704

(Year of Incorporation - 1983)

OFFICERS

Chairman of the Board
Richard M. Reilly

President
** John R. Towers

Vice President - Marketing
Charles J. Kutcher

Treasurer
Elizabeth G. Legasey

Clerk
Charles F. Leahy

Trust Officer/Secretary
Kenneth J. McDonald

Trust Officer
Malcolm W. MacNaught

Assistant Treasurer
Stuart J. Erbstein

DIRECTORS

Roger F. Dumas

Dudley A. Hall

Charles F. Leahy

* Malcolm W. MacNaught

* Richard M. Reilly

David M. Roby

* John R. Towers

* Investment Committee Members
** Chief Executive Officer

SALEM

ROCKINGHAM COUNTY TRUST CO.
267 SOUTH BROADWAY Tel. 893-6141
SALEM, NH 03079

(Year of Incorporation - 1969)

BRANCH

220 North Broadway
Salem, NH 03079
893-6141

OFFICERS

Chairman of the Board
Robert L. Gable

President/CEO
** Frank J. Murray

Senior Vice President
Paul C. Rizzi, Jr.

Vice Presidents
W. Robert Conley
Muriel M. J. Cote

Treasurer
Russell W. Matson

Ass't Vice Presidents/Loan Officers
Debora M. Cote
A. Richard Hanlon

Consumer Loan Officer
Mitry Saba

Ass't. Operations Officer
Karen E. Uva

DIRECTORS

Francis E. Burke
Robert Dustin
* Robert L. Gable
Lawrence J. Kealey
George J. Khoury
Clarence W. Merrill
* Frank J. Murray
* Berge M. Nalbandian
Frank V. Sandberg
A. Martin Simensen
* Lewis F. Soule
Kasmir E. Ulaky
* Douglas R. Watts
Richard Weed

* Investment Committee Members
** Chief Executive Officer

SEABROOK

SEABROOK BANK AND TRUST COMPANY
P.O. BOX 400 - 489 LAFAYETTE ROAD Tel. 474-5501
SEABROOK, NH 03874

(Year of Incorporation - 1975)

BRANCH

Routes 286 & 1A
Seabrook, NH 03874
474-5009

OFFICERS

Chairman of the Board
Wilfred L. Sanders, Jr.

President
** Thomas M. Whelan

Senior Vice President
Richard A. Willey

Vice President
Mark A. Anderson

Assistant Vice President
James B. Helps

Mortgage Officer
Diana M. Van Zanten

Loan Review Officer
James St. Onge

Assistant Oper. Officers
Deborah Downer
Victoria True

Assistant Treasurer
Michael Turcotte

DIRECTORS

Richard E. Blinn
John J. Cardarelli
Michael A. Kutlowski
* Paul F. Leary
* Edward J. McDermott
* Francis J. Mahoney
Richard C. Noel
Robert F. Preston
Wilfred L. Sanders, Jr.
* Vernon R. Small
* Edward H. Tate II
* Thomas M. Whelan

* Investment Committee Members
** Chief Executive Officer

SOMERSWORTH

THE SOMERSWORTH BANK
P.O. BOX 231 - 1 JOHN PARSONS DRIVE Tel. 692-3040
SOMERSWORTH, NEW HAMPSHIRE 03878

(Year of Incorporation - 1863)

OFFICERS

Chairman of the Bd./President
Paul R. St. Laurent

Executive Vice President
** Paul R. St. Laurent, Jr.

Vice President/Treasurer
Jean R. Gill

Vice President
Normand E. Theberge

Loan Officer
Muriel K. Lennon

Assistant Cashier
Marcia C. Doyon

Operations Officer
Doris R. Boutin

DIRECTORS

* Robert L. Cullinane
* George E. Janetos
* Philip J. Mathews
* Raymond A. Newton
* Stephen G. Pappas
* Paul R. St. Laurent
* Paul R. St. Laurent, Jr.
* Ronald L. Vigue
* Reginald O. Willett

* Investment Committee Members
** Chief Executive Officer

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET Tel. 485-9564
SUNCOOK, NH 03275

(Year of Incorporation - 1916)

BRANCHES

Epsom Circle
Epsom, NH 03234
736-9363

1288 Hooksett Road
Hooksett, NH 03106
668-2192

Route 4
Northwood, NH 03261
942-8739

OFFICERS

Chairman of the Board
K. Donald Woodbury

Exec. Vice President
** David A. Eakin

Sr. Vice Presidents
Ernest E. Coulombe
A. David Poisson

Vice President
Allan F. Everson

Ass't. V. P./Treasurer
Roger A. Menard

Ass't. Vice President
Ernest A. Bergevin

Assistant Treasurers
Pauline Chroniak
Lawrence E. Labrie

Public Relations/Marketing
Melvin C. Blais

Trust Officer
Geneva G. Carrier

Auditor
Ronald P. Lafond

Loan Officer
Raymond L. Fife

Computer Programmer
Richard T. Hebert

DIRECTORS

* Laurent J. Boucher
* Ernest E. Coulombe
* Gerard F. Cullerot
Edward R. Cyr
William F. Edmonds
* Charles F. Gordon
Arthur J. Labonville
Gerard H. Lavoie
Lester W. LeBlanc
* K. Donald Woodbury
Robert S. Yeaton

* Investment Committee Members
** Chief Executive Officer

WEARE	WHITEFIELD
FIDUCIARY TRUST CO. OF NEW HAMPSHIRE P.O. BOX 1680, MAIN STREET Tel. 526-2311 NEW LONDON, NH 03257	THE WHITEFIELD SAVINGS BANK & TRUST COMPANY P.O. BOX 158 - 60 KING'S SQUARE Tel. 837-2531 WHITEFIELD, NH 03598
(Year of Incorporation - 1958)	(Year of Incorporation - 1891)

OFFICERS

Chairman of the Board/CEO
** Richard I. Roberts

President
John A. Benning

Vice President/Secretary
C. Edward Broom

Vice President
Keith L. Stransky

Treasurer
John V. Murphy

DIRECTORS

Joseph J. Acorace
* John A. Benning
* C. Edward Broom
Anthony Paul Flask
* Richard I. Roberts

* Investment Committee Members
** Chief Executive Officer

OFFICERS

Chairman of the Board
Allison H. Nevers

President
** Francis D. Roy

Vice President
C. Frederick Astle

Treasurer
Mary E. Hennessey

Loan Officer
James E. McLaren

Manager, Bookkeeping Dept.
Charlene C. McGee

DIRECTORS

* C. Frederick Astle
* Charles W. Farrington
Forrest G. Flanders
* Allison H. Nevers
Francis D. Roy

* Investment Committee Members
** Chief Executive Officer

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	ALLENSTOWN	BEDFORD	BELMONT	BERLIN	BERLIN	
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 1,017,886	$ 6,693,112	$ 4,896,195	$ 5,117,534	$ 1,769,246	1
2 U.S. Government obligations	.....	11,690,754	5,617,060	8,073,138	998,602	2
3 U.S. Government agencies	.....	1,995,625	5,261,925	4,960,105	1,558,719	3
4 State, county, municipal obligations	.....	700,000	153,022	3,195,871	905,821	4
5 Other bonds, notes and debentures	.....	.....	.....	2,700,434	3,271,207	5
6 Corporate stocks	.....	1,177,720	.....	747,893	181,904	6
7 Total securities	.....	15,564,099	11,032,007	19,677,441	6,916,253	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	.....	15,564,099	11,032,007	19,677,441	6,916,253	9
10 Real estate loans	2,560,360	11,847,889	2,874,525	45,601,067	12,297,103	10
11 Other loans	4,440,701	31,858,658	17,127,540	17,194,865	4,511,233	11
12 Total loans	7,001,061	43,706,547	20,002,065	62,795,932	16,808,336	12
13 LESS: Valuation reserve	40,286	599,903	230,091	508,756	172,609	13
14 Total loans net of valuation reserve	6,960,775	43,106,644	19,771,974	62,287,176	16,635,727	14
15 Overdrafts	1,939	210,865	104,370	5,377	31,785	15
16 Federal funds sold & loans & securities purchased under agreement to resell	3,100,000	1,600,000	.....	3,200,000	285,000	16
17 Bank premises (net)	148,391	637,871	724,295	935,710	411,299	17
18 Leasehold improvements (net)	.....	55,743	3,295	.....	.....	18
19 Furniture, fixtures & equipment (net)	100,026	462,760	96,396	249,429	202,053	19
20 Total fixed assets	248,417	1,156,374	823,986	1,185,139	613,352	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	1,196,943	53,498	103,545	149,486	22
23 Other assets	89,563	895,060	1,034,546	1,086,188	428,086	23
24 Total Assets	$11,418,580	$70,423,097	$37,716,576	$92,662,400	$26,828,935	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 880,526	$ 9,816,123	$ 2,642,890	$ 4,478,938	$ 1,235,986	25
26 Time/savings deposits	9,417,458	50,455,976	30,738,489	80,009,051	23,176,449	26
27 Total deposits	10,297,984	60,272,099	33,381,379	84,487,989	24,412,435	27
28 Funds borrowed	.....	4,803,922	1,000,000	303,074	.....	28
29 Other liabilities	267,690	1,322,006	1,495,598	569,493	993,112	29
30 Reserve for bad debts - deferred tax	.....	(10,381)	.....	.....	.....	30
31 Total liabilities and reserves	10,565,674	66,387,646	35,876,977	85,360,556	25,405,547	31
32 Subordinated notes and debentures	.....	42,857	.....	.....	.....	32
EQUITY CAPITAL						
33 Preferred stock	.....	.....	.....	.....	.....	33
34 Common stock	500,000	1,755,000	957,913	316,505	125,000	34
35 Surplus	250,000	1,835,922	1,156,647	1,000,000	675,000	35
36 Undivided profits	102,906	401,672	(274,961)	5,985,339	623,388	36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	.....	37
38 Total capital	852,906	4,035,451	1,839,599	7,301,844	1,423,388	38
39 Total Liabilities and Capital Accounts	$11,418,580	$70,423,097	$37,716,576	$92,662,400	$26,828,935	39
GENERAL INFORMATION						
40 Surety coverage	$250,000	$5,000,000	$685,000	$1,000,000	$525,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$140,245	$902,435	496,530	$904,572	$343,695	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$813,381	$4,572,055	$3,223,614	$6,379,120	$1,958,614	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.25	5.25	5.50	5.50	44
45 Special notice	....	5.75	5.75	6.00	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.50	46
47 Escrow funds	5.25	4.00	....	3.50	....	47
48 Clubs	Final payment	Final payment	5.25	5.50	5.50	48
49 Certificates of deposit	10.50 - 11.75	7.75 - 15.00	8.00 - 10.50	9.50 - 10.50	9.00 - 10.25	49
50 Money market accounts	9.00 - 10.87	....	8.25	8.50	8.75 - 10.50	50
51 Negotiated certificates	11.50 - 13.00	....	7.50 - 11.50	11.00 - 11.50	....	51

CONSOLIDATED REPORT OF CONDITION	BRISTOL	CHARLESTOWN	CLAREMONT	COLEBROOK	CONCORD	
	THE BRISTOL BANK	CONNECTICUT RIVER BANK	CITY BANK & TRUST	THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 1,332,879	$ 1,359,969	$ 765,396	$ 1,169,160	$ 57,197	1
2 U.S. Government obligations	2,282,514	.....	1,000,000	8,736,543	.....	2
3 U.S. Government agencies	.....	.....	794,858	.....	304,479	3
4 State, county, municipal obligations	23,000	485,000	.....	590,119	.....	4
5 Other bonds, notes and debentures	328,800	152,000	.....	1,294,148	.....	5
6 Corporate stocks	100,723	.....	13,500	1,325,361	.....	6
7 Total securities	2,735,037	637,000	1,808,358	11,946,171	304,479	7
8 LESS: Premium and valuation reserves	.....	.....	2,109	.....	.....	8
9 Total securities net of premium and valuation reserves	2,735,037	637,000	1,806,249	11,946,171	304,479	9
10 Real estate loans	12,455,608	8,185,136	3,632,112	12,519,275	.....	10
11 Other loans	3,218,567	17,055,544	5,792,045	7,407,160	.....	11
12 Total loans	15,674,175	25,240,680	9,424,157	19,926,435	.....	12
13 LESS: Valuation reserve	120,914	129,536	116,720	228,000	.....	13
14 Total loans net of valuation reserve	15,553,261	25,111,144	9,307,437	19,698,435	.....	14
15 Overdrafts	1,858	142,466	86,506	1,700	.....	15
16 Federal funds sold & loans & securities purchased under agreement to resell	1,325,000	2,400,000	3,300,000	2,600,000	.....	16
17 Bank premises (net)	321,966	292,182	21,986	208,158	.....	17
18 Leasehold improvements (net)	.....	73,279	144,029	.....	.....	18
19 Furniture, fixtures & equipment (net)	134,684	272,194	62,820	93,617	18,807	19
20 Total fixed assets	456,650	637,655	228,835	301,775	18,807	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	150,866	.....	18,300	.....	22
23 Other assets	294,358	294,598	229,220	329,686	87,694	23
24 Total Assets	$21,699,043	$30,733,698	$15,723,643	$36,065,227	$468,177	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 2,369,864	$ 3,594,017	$ 745,834	$ 4,039,658	$	25
26 Time/savings deposits	17,510,756	24,658,238	13,873,025	28,236,600	.....	26
27 Total deposits	19,880,620	28,252,255	14,618,859	32,276,258	.....	27
28 Funds borrowed	.....	.....	.....	.....	.....	28
29 Other liabilities	174,389	142,934	138,330	137,304	1,697	29
30 Reserve for bad debts - deferred tax	.....	20,236	.....	.....	.....	30
31 Total liabilities and reserves	20,055,009	28,415,425	14,757,189	32,413,562	1,697	31
32 Subordinated notes and debentures	.....	100,000	.....	.....	.....	32
EQUITY CAPITAL						
33 Preferred stock	.....	.....	.....	.....	350,000	33
34 Common stock	266,835	162,500	493,470	142,170	40,000	34
35 Surplus	1,000,000	837,500	309,235	1,000,000	140,000	35
36 Undivided profits	377,199	1,196,639	163,749	2,509,495	(63,520)	36
37 Reserve for contingencies and other capital reserves	.....	21,634	.....	.....	.....	37
38 Total capital	1,644,034	2,318,273	966,454	3,651,665	466,480	38
39 Total Liabilities and Capital Accounts	$21,699,043	$30,733,698	$15,723,643	$36,065,227	$468,177	39
GENERAL INFORMATION						
40 Surety coverage	$7,500,000	$500,000	$400,000	$525,000	$1,000,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$314,110	$436,095	$182,321	$364,627	$40,318	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$1,325,227	$2,026,150	$1,096,712	$2,315,645	$.....	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.25	....	44
45 Special notice	....	5.75	5.75	....	....	45
46 N.O.W.	5.25	....	5.00	5.25	....	46
47 Escrow funds	....	5.50	5.25	3.50	....	47
48 Clubs	2.00	5.50	4.00	5.00	....	48
49 Certificates of deposit	7.25 - 14.55	9.00 - 10.65	6.00 - 13.00	7.25 - 11.75	....	49
50 Money market accounts	8.50 - 9.75	8.55 - 9.40	9.00 - 10.50	6.25 - 10.30	....	50
51 Negotiated certificates	....	9.00 - 12.45	....	....	....	51

CONSOLIDATED REPORT OF CONDITION	DERRY	DURHAM	EXETER	GILFORD	HANOVER	
	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	HANOVER BANK & TRUST COMPANY	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 3,660,210	$ 2,050,615	$ 12,070,412	$ 1,577,482	$ 7,221,926	1
2 U.S. Government obligations	6,534,578	598,937	13,770,155	999,862	1,645,022	2
3 U.S. Government agencies	648,276	850,875	13,781,722	.....	750,000	3
4 State, county, municipal obligations	10,813,542	1,947,420	9,885,097	704,520	6,745,004	4
5 Other bonds, notes and debentures	1,675,497	.....	15,131	.....	.....	5
6 Corporate stocks	370,360	3,392,423	754,028	.....	399,031	6
7 Total securities	20,042,253	6,789,655	38,206,133	1,704,382	9,539,077	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	20,042,253	6,789,655	38,206,133	1,704,382	9,539,077	9
10 Real estate loans	13,161,426	13,137,109	45,670,534	6,034,300	5,450,814	10
11 Other loans	23,668,422	15,557,099	29,943,519	2,847,402	17,510,205	11
12 Total loans	36,829,848	28,694,208	75,614,053	8,881,702	22,961,019	12
13 LESS: Valuation reserve	370,000	100,000	865,756	56,310	208,689	13
14 Total loans net of valuation reserve	36,459,848	28,594,208	74,748,297	8,825,392	22,752,330	14
15 Overdrafts	125,042	115,752	284,474	.....	165,360	15
16 Federal funds sold & loans & securities purchased under agreement to resell	445,000	2,200,000	.....	950,000	2,100,000	16
17 Bank premises (net)	1,008,183	780,836	1,325,634	265,670	221,496	17
18 Leasehold improvements (net)	187,348	18,956	.....	.....	11,187	18
19 Furniture, fixtures & equipment (net)	434,479	308,940	313,046	149,330	135,446	19
20 Total fixed assets	1,630,010	1,108,732	1,638,680	415,000	368,129	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	207,146	.....	253,926	21
22 Other real estate owned (net)	.....	.....	96,395	.....	67,715	22
23 Other assets	844,384	265,303	1,824,163	164,825	475,283	23
24 Total Assets	$63,206,747	$41,124,265	$129,075,700	$13,637,081	$42,943,746	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 7,867,809	$ 5,399,585	$ 16,207,160	$ 714,423	$ 3,466,305	25
26 Time/savings deposits	50,411,625	32,111,591	98,209,438	11,695,432	30,200,104	26
27 Total deposits	58,279,434	37,511,176	114,416,598	12,409,855	33,666,409	27
28 Funds borrowed	.....	205,000	4,000,000	81,527	.....	28
29 Other liabilities	1,036,688	277,876	2,038,727	31,947	5,668,788	29
30 Reserve for bad debts - deferred tax	.....	.....	(63,021)	.....	.....	30
31 Total liabilities and reserves	59,316,122	37,994,052	120,392,304	12,523,329	39,335,197	31
32 Subordinated notes and debentures	350,000	.....	.....	.....	.....	32
EQUITY CAPITAL						
33 Preferred stock	.....	.....	.....	.....	.....	33
34 Common stock	358,555	250,000	600,000	500,000	200,000	34
35 Surplus	1,050,000	300,000	1,312,000	270,000	1,816,284	35
36 Undivided profits	1,882,070	2,580,213	6,771,396	343,752	1,586,331	36
37 Reserve for contingencies and other capital reserves	250,000	.....	.....	.....	5,934	37
38 Total capital	3,890,625	3,130,213	8,683,396	1,113,752	3,608,549	38
39 Total Liabilities and Capital Accounts	$63,206,747	$41,124,265	$129,075,700	$13,637,081	$42,943,746	39
GENERAL INFORMATION						
40 Surety coverage	$525,000	$450,000	$5,000,000	$250,000	$600,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$1,035,963	$630,257	$1,633,405	$237,743	$356,722	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$3,557,858	$2,414,314	$7,791,357	$866,952	$2,227,509	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.50	5.50	5.25	5.25	44
45 Special notice	5.50	....	5.75	....	5.50	45
46 N.O.W.	5.25	5.25	5.25 - 9.25	5.25 - 9.00	5.25	46
47 Escrow funds	3.25	....	3.50	....	8.25	47
48 Clubs	5.00	Final payment	5.00 - 5.25	5.25	5.25	48
49 Certificates of deposit	7.50 - 10.50	7.25 - 14.35	7.50 - 15.40	9.00 - 13.25	7.00 - 13.70	49
50 Money market accounts	9.18 - 10.35	8.75 - 10.70	8.79 - 10.19	9.00 - 9.50	....	50
51 Negotiated certificates	7.80 - 11.63	9.75 - 11.00	8.25 - 8.50	9.50 - 13.25	10.32	51

CONSOLIDATED REPORT OF CONDITION	HILLSBORO	JAFFREY	LITTLETON	MANCHESTER	MANCHESTER	
	THE VALLEY BANK	THE MONADNOCK BANK	INDIAN HEAD BANK NORTH	BANKEAST	BANKEAST TRUST COMPANY	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 4,556,857	$ 4,814,494	$ 5,660,582	$ 34,324,176	$ 66,659	1
2 U.S. Government obligations	3,871,776	9,750,924	3,292,652	33,544,688	.....	2
3 U.S. Government agencies	.....	1,228,352	3,331,600	9,297,801	.....	3
4 State, county, municipal obligations	345,000	459,814	8,318,727	6,035,660	.....	4
5 Other bonds, notes and debentures	249,750	314,402	10,044,282	19,319,476	41,627	5
6 Corporate stocks	688,676	425,742	456,250	6,874,598	.....	6
7 Total securities	5,155,202	12,179,234	25,443,511	75,072,223	41,627	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	5,155,202	12,179,234	25,443,511	75,072,223	41,627	9
10 Real estate loans	6,081,599	32,550,780	42,319,786	108,721,554	.....	10
11 Other loans	4,363,029	19,585,557	45,589,678	109,413,528	.....	11
12 Total loans	10,444,628	52,136,337	87,909,464	218,135,082	.....	12
13 LESS: Valuation reserve	41,958	302,617	875,753	1,608,136	.....	13
14 Total loans net of valuation reserve	10,402,670	51,833,720	87,033,711	216,526,946	.....	14
15 Overdrafts	9,602	15,128	106,536	423,422	.....	15
16 Federal funds sold & loans & securities purchased under agreement to resell	.....	.....	4,225,000	10,900,000	.....	16
17 Bank premises (net)	241,184	1,525,940	481,008	6,777,652	.....	17
18 Leasehold improvements (net)	.....	96,872	28,262	564,824	14,666	18
19 Furniture, fixtures & equipment (net)	114,209	857,642	483,960	2,400,311	118,344	19
20 Total fixed assets	355,393	2,480,454	993,230	9,742,787	133,010	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	52,000	14,609	813,285	.....	22
23 Other assets	324,717	737,751	2,062,607	7,497,813	23,692	23
24 Total Assets	$20,804,441	$72,112,781	$125,539,786	$355,300,652	$264,988	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 2,922,946	$ 7,281,707	$ 9,901,003	$ 45,221,365	$.....	25
26 Time/savings deposits	16,159,209	59,442,516	105,132,904	265,067,526	.....	26
27 Total deposits	19,082,155	66,724,223	115,033,907	310,288,891	.....	27
28 Funds borrowed	.....	.....	132,261	15,429,326	.....	28
29 Other liabilities	360,018	399,318	2,764,753	8,560,251	16,221	29
30 Reserve for bad debts - deferred tax	.....	.....	.....	.....	.....	30
31 Total liabilities and reserves	19,442,173	67,123,541	117,930,921	334,278,468	16,221	31
32 Subordinated notes and debentures	.....	.....	.....	.....	.....	32
EQUITY CAPITAL						
33 Preferred stock	.....	.....	.....	.....	.....	33
34 Common stock	382,150	720,705	1,500,000	2,000,000	200,000	34
35 Surplus	523,890	2,100,000	1,885,000	13,859,520	40,000	35
36 Undivided profits	456,228	2,168,535	4,223,865	5,162,664	8,767	36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	.....	37
38 Total capital	1,362,268	4,989,240	7,608,865	21,022,184	248,767	38
39 Total Liabilities and Capital Accounts	$20,804,441	$72,112,781	$125,539,786	$355,300,652	$264,988	39
GENERAL INFORMATION						
40 Surety coverage	$450,000	$800,000	$5,000,000	$10,000,000	$10,000,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$287,810	$945,420	$1,425,263	$5,385,055	$286,418	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$1,431,659	$5,075,990	$7,784,882	$20,917,226	$.....	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25 - 5.50	5.25	....	44
45 Special notice	5.75	....	5.50	5.75	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	....	46
47 Escrow funds	....	....	....	5.00	....	47
48 Clubs	....	5.25	5.25	5.25	....	48
49 Certificates of deposit	8.50 - 11.50	5.75 - 11.50	8.00 - 11.50	7.75 - 12.00	....	49
50 Money market accounts	9.00 - 10.75	8.50 - 9.38	6.75 - 9.25	7.00 - 9.00	....	50
51 Negotiated certificates	9.65 - 11.75	....	....	8.00 - 10.14	....	51

CONSOLIDATED REPORT OF CONDITION	MEREDITH	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	
	MEREDITH BANK & TRUST	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 1,732,662	$ 17,960,463	$ 3,248,208	$ 4,546,491	$ 16,531,004	1
2 U.S. Government obligations	4,252,899	17,276,798	1,132,777	1,502,375	6,251,324	2
3 U.S. Government agencies	806,187	1,000,538	806,125	3,833,519	9,390,774	3
4 State, county, municipal obligations	11,000	18,977,963	782,495	11,105,670	11,496,262	4
5 Other bonds, notes and debentures	588,289	4,202,665	.....	.....	.....	5
6 Corporate stocks	415,489	6,120	3,634,151	6,239,599	10,368,458	6
7 Total securities	6,073,864	41,464,084	6,355,548	22,681,163	37,506,818	7
8 LESS: Premium and valuation reserves	.....	.....	5,127	.....	.....	8
9 Total securities net of premium and valuation reserves	6,073,864	41,464,084	6,350,421	22,681,163	37,506,818	9
10 Real estate loans	4,777,470	38,648,892	24,835,492	17,898,634	36,004,187	10
11 Other loans	5,866,847	119,740,715	9,971,987	12,679,362	19,595,960	11
12 Total loans	10,644,317	158,389,607	34,807,479	30,577,996	55,600,147	12
13 LESS: Valuation reserve	38,421	1,477,617	582,840	325,817	289,149	13
14 Total loans net of valuation reserve	10,605,896	156,911,990	34,224,639	30,252,179	55,310,998	14
15 Overdrafts	24,384	463,950	14,106	49,517	57,343	15
16 Federal funds sold & loans & securities purchased under agreement to resell	650,000	14,900,000	2,700,000	260,000	5,500,000	16
17 Bank premises (net)	302,628	2,212,179	678,342	431,507	170,499	17
18 Leasehold improvements (net)	30,137	.....	59,874	.....	233,908	18
19 Furniture, fixtures & equipment (net)	183,932	1,494,757	277,665	553,173	150,253	19
20 Total fixed assets	516,697	3,706,936	1,015,881	984,680	554,660	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	.....	143,237	83,428	.....	22
23 Other assets	365,498	2,531,974	535,144	716,488	1,688,523	23
24 Total Assets	$19,969,001	$237,939,397	$48,231,636	$59,573,946	$117,149,346	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 3,794,580	$ 35,503,477	$ 4,185,766	$ 8,812,235	$ 11,659,507	25
26 Time/savings deposits	13,085,968	181,536,655	39,513,552	42,865,947	94,006,651	26
27 Total deposits	16,880,548	217,040,132	43,699,318	51,678,182	105,666,158	27
28 Funds borrowed	.....	.....	851,409	.....	2,452,378	28
29 Other liabilities	1,588,174	3,828,371	547,471	635,115	842,482	29
30 Reserve for bad debts - deferred tax	.....	.....	(154,753)	37,527	403,303	30
31 Total liabilities and reserves	18,468,722	220,868,503	44,943,445	52,350,824	109,364,321	31
32 Subordinated notes and debentures	.....	.....	.....	.....	.....	32
EQUITY CAPITAL						
33 Preferred stock	.....	.....	.....	.....	.....	33
34 Common stock	200,000	917,875	282,125	100,000	368,580	34
35 Surplus	400,000	9,000,000	674,875	700,000	4,583,142	35
36 Undivided profits	900,279	7,153,019	2,494,344	6,382,464	2,776,455	36
37 Reserve for contingencies and other capital reserves	.....	.....	(163,153)	40,658	56,848	37
38 Total capital	1,500,279	17,070,894	3,288,191	7,223,122	7,785,025	38
39 Total Liabilities and Capital Accounts	$19,969,001	$237,939,397	$48,231,636	$59,573,946	$117,149,346	39
GENERAL INFORMATION						
40 Surety coverage	$375,000	$3,000,000	$1,000,000	$675,000	$500,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$367,313	$3,044,163	$683,588	$771,132	$926,332	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$1,119,107	$14,360,097	$3,132,433	$3,450,886	$7,310,477	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25	5.50	5.25	44
45 Special notice	....	5.75	....	5.75	5.50	45
46 N.O.W.	5.25	5.25	5.25	5.25	....	46
47 Escrow funds	....	3.25	....	....	3.25	47
48 Clubs	4.00	5.25	Final Payment	5.00	....	48
49 Certificates of deposit	8.21 - 10.35	8.00 - 11.00	7.20 - 11.30	6.50 - 12.13	7.50 - 10.25	49
50 Money market accounts	6.00 - 8.25	8.50 - 9.00	6.80 - 10.80	6.00 - 9.63	9.00	50
51 Negotiated certificates	....	7.58 - 10.75	9.00 - 11.50	9.00 - 13.00	....	51

CONSOLIDATED REPORT OF CONDITION	PLAISTOW	PORTSMOUTH	SALEM	SALEM	SEABROOK	
	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	FIDELITY BANK & TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 6,730,835	$ 13,410,404	$ 1,872	$ 2,142,059	$ 3,080,943	1
2 U.S. Government obligations	7,420,602	.....	1,267,448	5,061,403	5,914,514	2
3 U.S. Government agencies	668,635	18,119,478	.....	4,046,097	3,095,564	3
4 State, county, municipal obligations	347,777	5,015,295	.....	3,609,615	3,281,985	4
5 Other bonds, notes and debentures	1,266,309	7,056,640	.....	90,530	1,033,516	5
6 Corporate stocks	325,058	2,803,514	2,026,206	641,226	35,650	6
7 Total securities	10,028,381	32,994,927	3,293,654	13,448,871	13,361,229	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	10,028,381	32,994,927	3,293,654	13,448,871	13,361,229	9
10 Real estate loans	16,908,590	61,783,546	25,000	3,474,286	8,580,404	10
11 Other loans	11,051,732	106,027,054	.....	29,769,689	8,074,732	11
12 Total loans	27,960,322	167,810,600	25,000	33,243,975	16,655,136	12
13 LESS: Valuation reserve	159,402	1,701,000	.....	236,311	222,707	13
14 Total loans net of valuation reserve	27,800,920	166,109,600	25,000	33,007,664	16,432,429	14
15 Overdrafts	5,000	240,475	.....	96,462	16,156	15
16 Federal funds sold & loans & securities purchased under agreement to resell	1,250,000	.....	.....	1,000,000	.....	16
17 Bank premises (net)	747,701	1,605,199	4,672	341,034	351,595	17
18 Leasehold improvements (net)	58,521	638,567	.....	126,038	48,796	18
19 Furniture, fixtures & equipment (net)	225,497	744,181	.....	335,967	333,184	19
20 Total fixed assets	1,031,719	2,987,947	4,672	803,039	733,575	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	.....	.....	.....	25,891	22
23 Other assets	730,622	2,416,372	3,543	1,913,958	562,932	23
24 Total Assets	$47,577,477	$218,159,725	$3,328,741	$52,412,053	$34,213,155	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 7,664,576	$ 24,647,981	$	$ 8,951,294	$ 5,776,092	25
26 Time/savings deposits	36,412,931	157,754,795	34,807	38,349,946	26,089,445	26
27 Total deposits	44,077,507	182,402,776	34,807	47,301,240	31,865,537	27
28 Funds borrowed	420,136	15,044,888	.....	.....	45,000	28
29 Other liabilities	320,254	7,730,089	146,839	1,051,959	256,294	29
30 Reserve for bad debts - deferred tax	.....	(66,467)	.....	.....	.....	30
31 Total liabilities and reserves	44,817,897	205,111,286	181,646	48,353,199	32,166,831	31
32 Subordinated notes and debentures	.....	.....	.....	600,000	.....	32
EQUITY CAPITAL						
33 Preferred stock	.....	.....	.....	.....	124,000	33
34 Common stock	239,675	2,410,000	1,500,000	392,750	250,000	34
35 Surplus	1,396,177	3,376,520	1,500,000	2,775,250	581,525	35
36 Undivided profits	1,123,728	7,261,919	147,095	290,854	356,000	36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	734,799	37
38 Total capital	2,759,580	13,048,439	3,147,095	4,058,854	2,046,324	38
39 Total Liabilities and Capital Accounts	$47,577,477	$218,159,725	$3,328,741	$52,412,053	$34,213,155	39
GENERAL INFORMATION						
40 Surety coverage	$450,000	$3,000,000	$25,000,000	$3,000,000	$1,650,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$700,412	$2,554,116	$56,441	$674,017	$607,855	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$2,466,256	$13,224,225	$1,595	$3,073,546	$2,059,936	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	....	5.25	5.25	44
45 Special notice	5.75	5.75	....	5.50	5.75	45
46 N.O.W.	5.25	5.25	....	5.25	5.25	46
47 Escrow funds	3.25	....	....	3.25	5.25	47
48 Clubs	5.25	5.25	....	5.25	5.25	48
49 Certificates of deposit	12.05 - 9.00	7.25 - 14.55	8.50 - 10.39	9.25 - 11.00	7.50 - 14.55	49
50 Money market accounts	10.84 - 8.05	7.00 - 8.25	....	8.75 - 11.00	5.25 - 10.75	50
51 Negotiated certificates	10.70	7.25 - 11.63	....	8.00 - 11.00	9.00 - 11.75	51

CONSOLIDATED REPORT OF CONDITION	SOMERSWORTH	SUNCOOK	WEARE	WHITEFIELD	
	THE SOMERSWORTH BANK	THE SUNCOOK BANK	FIDUCIARY TRUST CO. OF NEW HAMPSHIRE	WHITEFIELD SAVINGS BANK & TRUST COMPANY	
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 2,720,390	$ 4,454,776	$ 2,887	$ 5,033,630	1
2 U.S. Government obligations	1,012,504	10,612,851	.....	935,996	2
3 U.S. Government agencies	206,844	3,705,075	.....	39,099	3
4 State, county, municipal obligations	3,995,831	4,380,937	9,752	297,003	4
5 Other bonds, notes and debentures	.....	.....	.....	50,000	5
6 Corporate stocks	4,569,750	27,000	.....	.....	6
7 Total securities	9,784,929	18,725,863	9,752	1,322,098	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	9,784,929	18,725,863	9,752	1,322,098	9
10 Real estate loans	10,102,726	39,418,264	472,610	8,732,020	10
11 Other loans	13,279,524	11,235,768	.....	6,670,930	11
12 Total loans	23,382,250	50,654,032	472,610	15,402,950	12
13 LESS: Valuation reserve	153,588	467,905	5,000	197,413	13
14 Total loans net of valuation reserve	23,228,662	50,186,127	467,610	15,205,537	14
15 Overdrafts	1,979	5,797	.....	62,892	15
16 Federal funds sold & loans & securities purchased under agreement to resell	3,400,000	8,100,000	640,000	1,800,000	16
17 Bank premises (net)	118,015	874,471	.....	405,094	17
18 Leasehold improvements (net)	.....	.....	.....	.....	18
19 Furniture, fixtures & equipment (net)	131,710	230,588	.....	49,509	19
20 Total fixed assets	249,725	1,105,059	.....	454,603	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	.....	.....	15,000	22
23 Other assets	570,120	1,174,534	178,031	124,944	23
24 Total Assets	$39,955,805	$83,752,156	$1,298,280	$24,018,704	24

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$ 3,503,327	$ 7,475,810	$	$ 1,582,639	25
26 Time/savings deposits	29,803,960	69,649,132	.....	20,707,115	26
27 Total deposits	33,307,287	77,124,942	.....	22,289,754	27
28 Funds borrowed	1,775,000	.....	.....	.....	28
29 Other liabilities	292,593	1,385,204	100,611	163,256	29
30 Reserve for bad debts - deferred tax	.....	.....	.....	.....	30
31 Total liabilities and reserves	35,374,880	78,510,146	100,611	22,453,010	31
32 Subordinated notes and debentures	.....	.....	.....	.....	32
EQUITY CAPITAL					
33 Preferred stock	.....	.....	.....	.....	33
34 Common stock	100,000	383,425	530,000	116,180	34
35 Surplus	200,000	1,576,794	530,000	547,080	35
36 Undivided profits	4,280,925	3,281,791	137,669	902,434	36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	37
38 Total capital	4,580,925	5,242,010	1,197,669	1,565,694	38
39 Total Liabilities and Capital Accounts	$39,955,805	$83,752,156	$1,298,280	$24,018,704	39
GENERAL INFORMATION					
40 Surety coverage	$675,000	$1,050,000	$500,000	$450,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$524,902	$954,370	$.....	$259,160	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984					
42 Amount of interest paid to depositors	$2,226,500	$5,765,203	$.....	$1,715,354	42
43 Rate of dividends paid during period:					43
44 Regular savings	5.50	5.50	....	5.25	44
45 Special notice	5.50	5.75	....	5.75	45
46 N.O.W.	5.25	5.25	....	4.00	46
47 Escrow funds	....	3.50	....	....	47
48 Clubs	4.25	5.00	....	5.00	48
49 Certificates of deposit	7.75 - 12.00	7.80 - 13.90	....	9.25 - 10.75	49
50 Money market accounts	7.75 - 12.00	8.25 - 10.10	....	8.25	50
51 Negotiated certificates	8.80 - 11.63	8.00 - 12.59	....	....	51

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	ALLENSTOWN	BEDFORD	BELMONT	BERLIN	BERLIN	
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$ 845,933	$5,473,897	$3,027,610	$ 7,202,615	$1,986,432	1
2 Interest and dividends on securities	.....	1,495,549	1,191,786	2,500,066	551,871	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	26,092	759,178	81,391	166,999	165,901	3
4 Commissions, collection, exchange & service charges	29,725	314,114	208,702	37,938	62,972	4
5 Trust Department Income	.....	.....	.....	.....	.....	5
6 Other operating earnings	374,248	150,486	195,309	296,194	330,027	6
7 Total Operating Earnings	1,275,998	8,193,224	4,704,798	10,203,812	3,097,203	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	140,245	902,435	496,530	904,572	343,695	8
9 Employee benefits	32,918	180,549	85,048	180,558	63,170	9
10 Interest on deposits	813,381	4,572,055	3,223,614	6,379,120	1,958,614	10
11 Interest on borrowings and related liabilities	.....	282,746	10,382	21,638	.....	11
12 Interest on capital notes and debentures	.....	7,479	.....	.....	.....	12
13 Net occupancy expense of bank premises	21,760	178,773	117,432	93,445	105,072	13
14 Furniture and equipment expense	.....	206,897	130,417	118,893	71,307	14
15 Provision for loan losses (or actual net loan losses)	24,059	533,000	196,000	180,000	52,000	15
16 Other operating expenses	131,085	1,546,358	469,549	741,886	201,390	16
17 Total Operating Expenses	1,163,448	8,410,292	4,728,972	8,620,112	2,795,248	17
18 NET OPERATING EARNINGS BEFORE TAXES	112,550	(217,068)	(24,174)	1,583,700	301,955	18
19 Applicable income taxes	(1,585)	272,318	11,512	(452,068)	.....	19
20 NET OPERATING EARNINGS AFTER TAXES	$ 110,965	55,250	(12,662)	1,131,632	301,955	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	.....	109,983	70,007	(4,696)	3,825	21
22 Other net non-operating (charges)/credits	.....	.....	.....	.....	.....	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	.....	109,983	70,007	(4,696)	3,825	23
24 NET INCOME	110,965	165,233	57,345	1,126,936	305,780	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	.....	.....	.....	316,505	.....	25
26 NET INCOME AFTER DIVIDENDS	110,965	165,233	57,345	810,431	305,780	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	1,000,000	170,138	.....	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	(29,415)	.....	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	110,965	1,135,818	227,483	810,431	305,780	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	741,941	2,899,633	1,612,116	6,491,413	1,117,608	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$852,906	$4,035,451	$1,839,599	$7,301,844	$1,423,388	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$18,376	$299,966	$196,023	$340,219	$166,872	32
33 Recoveries credited to reserve	567	40,248	19,776	19,646	3,048	33
34 Provision for loan losses	24,059	533,000	196,000	180,000	52,000	34
35 Other transfers to/(from) the account	.....	.....	.....	.....	.....	35
36 Losses charged to the reserve	2,716	273,311	181,708	31,109	49,311	36
37 Balance at end of period	$40,286	$599,903	$230,091	$508,756	$172,609	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BRISTOL	CHARLESTOWN	CLAREMONT	COLEBROOK	CONCORD	
	THE BRISTOL BANK	CONNECTICUT RIVER BANK	CITY BANK & TRUST	THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,848,785	$3,128,944	$1,198,093	$2,327,545	$	1
2 Interest and dividends on securities	250,842	177,629	227,733	1,120,319	18,064	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	169,715	178,450	248,767	278,927	.....	3
4 Commissions, collection, exchange & service charges	54,737	94,914	25,531	68,208	.....	4
5 Trust Department income	.....	.....	.....	.....	3,746	5
6 Other operating earnings	37,542	40,157	23,279	41,935	.....	6
7 Total Operating Earnings	2,361,621	3,620,094	1,723,403	3,836,934	21,810	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	314,110	436,095	182,321	364,627	40,318	8
9 Employee benefits	53,395	92,766	37,658	85,495	6,142	9
10 Interest on deposits	1,325,227	2,026,150	1,096,712	2,315,645	.....	10
11 Interest on borrowings and related liabilities	43	.....	8,185	.....	.....	11
12 Interest on capital notes and debentures	.....	7,000	.....	.....	.....	12
13 Net occupancy expense of bank premises	67,988	84,682	36,561	79,147	3,375	13
14 Furniture and equipment expense	122,655	98,262	32,256	41,292	11,857	14
15 Provision for loan losses (or actual net loan losses)	39,004	58,500	26,000	10,995	.....	15
16 Other operating expenses	236,912	455,326	188,491	302,524	23,638	16
17 Total Operating Expenses	2,159,334	3,258,781	1,608,184	3,199,725	85,330	17
18 NET OPERATING EARNINGS BEFORE TAXES	202,287	361,313	115,219	637,209	(63,520)	18
19 Applicable income taxes	(89,887)	(56,500)	(11,283)	(170,740)	.....	19
20 NET OPERATING EARNINGS AFTER TAXES	112,400	304,813	103,936	466,469	(63,520)	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	.....	.....	.....	(38,479)	.....	21
22 Other net non-operating (charges)/credits	89,887	.....	.....	72,669	.....	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	89,887	.....	.....	34,190	.....	23
24 NET INCOME	202,287	304,813	103,936	500,659	(63,520)	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	.....	87,750	.....	142,170	.....	25
26 NET INCOME AFTER DIVIDENDS	202,287	217,063	103,936	358,489	(63,520)	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	250,000	.....	102,705	.....	530,000	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	452,287	217,063	206,641	358,489	466,480	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,191,747	2,101,210	759,813	3,293,176	.....	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,644,034	$2,318,273	$966,454	$3,651,665	$466,480	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$121,362	$129,608	$110,179	$228,000	$.....	32
33 Recoveries credited to reserve	344	8,421	15,853	10,265	.....	33
34 Provision for loan losses	39,004	58,500	26,000	10,995	.....	34
35 Other transfers to/(from) the account	.....	.....	.....	.....	.....	35
36 Losses charged to the reserve	39,796	66,993	35,312	21,260	.....	36
37 Balance at end of period	$120,914	$129,536	$116,720	$228,000	$.....	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DERRY	DURHAM	EXETER	GILFORD	HANOVER	
	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	HANOVER BANK & TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$5,197,406	$3,301,753	$ 9,186,983	$1,203,306	$2,996,563	1
2 Interest and dividends on securities	1,562,138	558,734	3,293,624	141,397	776,808	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	75,325	258,804	468,426	184,816	198,783	3
4 Commissions, collection, exchange & service charges	451,376	270,767	627,949	43,133	107,234	4
5 Trust Department Income	.....	.....	302,665	.....	.....	5
6 Other operating earnings	51,643	93,746	118,295	6,941	210,714	6
7 Total Operating Earnings	7,337,888	4,483,804	13,997,942	1,579,593	4,292,102	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	1,035,963	630,257	1,633,405	237,743	356,722	8
9 Employee benefits	284,720	159,800	377,266	32,069	50,231	9
10 Interest on deposits	3,557,858	2,414,314	7,791,357	866,952	2,227,509	10
11 Interest on borrowings and related liabilities	3,399	21,197	63,707	.....	172,281	11
12 Interest on capital notes and debentures	33,250	.....	.....	.....	.....	12
13 Net occupancy expense of bank premises	433,574	145,920	289,825	103,185	86,661	13
14 Furniture and equipment expense	77,861	156,722	166,071	.....	69,254	14
15 Provision for loan losses (or actual net loan losses)	98,816	10,104	215,000	21,000	124,029	15
16 Other operating expenses	859,162	505,053	1,753,576	155,557	443,074	16
17 Total Operating Expenses	6,384,603	4,043,367	12,290,207	1,416,506	3,529,761	17
18 NET OPERATING EARNINGS BEFORE TAXES	953,285	440,437	1,707,735	163,087	762,341	18
19 Applicable income taxes	(155,000)	(230,900)	(416,000)	(9,023)	(148,000)	19
20 NET OPERATING EARNINGS AFTER TAXES	798,285	209,537	1,291,735	154,064	614,341	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	6,367	667,248	.....	1,386	177	21
22 Other net non-operating (charges)/credits	(14,919)	(22,102)	.....	.....	.....	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(8,552)	645,146	.....	1,386	177	23
24 NET INCOME	789,733	854,683	1,291,735	155,450	614,518	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	129,080	30,000	379,113	.....	275,805	25
26 NET INCOME AFTER DIVIDENDS	660,653	824,683	912,622	155,450	338,713	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	660,653	824,683	912,622	155,450	338,713	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,229,972	2,305,530	7,770,774	958,302	3,269,836	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$3,890,625	$3,130,213	$8,683,396	$1,113,752	$3,608,549	31
32 Balance at beginning of period	$339,728	$100,000	$709,051	$40,000	$160,095	32
33 Recoveries credited to reserve	12,116	2,791	30,966	.....	53	33
34 Provision for loan losses	98,816	10,104	215,000	21,000	124,029	34
35 Other transfers to/(from) the account	(9,728)	.....	.....	.....	.....	35
36 Losses charged to the reserve	70,932	12,895	89,261	4,690	75,488	36
37 Balance at end of period	$370,000	$100,000	$865,756	$56,310	$208,689	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	HILLSBORO	JAFFREY	LITTLETON	MANCHESTER	MANCHESTER	
	THE VALLEY BANK	THE MONADNOCK BANK	INDIAN HEAD BANK NORTH	BANKEAST	BANKEAST TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,298,202	$6,325,738	$10,081,607	$25,069,150	$.....	1
2 Interest and dividends on securities	409,606	1,439,852	1,854,569	7,330,674	2,734	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	167,699	155,132	251,954	968,699	.....	3
4 Commissions, collection, exchange & service charges	81,100	311,954	335,563	2,394,511	.....	4
5 Trust Department Income	.....	.....	.....	.....	561,752	5
6 Other operating earnings	434,413	75,543	808,385	2,223,740	.....	6
7 Total Operating Earnings	2,391,020	8,308,219	13,332,078	37,986,774	564,486	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	287,810	945,420	1,425,263	5,385,055	286,418	8
9 Employee benefits	75,228	215,107	424,354	802,263	39,036	9
10 Interest on deposits	1,431,659	5,075,990	7,784,882	20,917,226	.....	10
11 Interest on borrowings and related liabilities	.....	1,835	115,917	1,616,643	.....	11
12 Interest on capital notes and debentures	.....	.....	.....	.....	.....	12
13 Net occupancy expense of bank premises	46,015	213,035	413,756	1,135,790	61,946	13
14 Furniture and equipment expense	68,810	372,648	193,004	1,159,211	10,922	14
15 Provision for loan losses (or actual net loan losses)	12,000	112,000	278,000	240,000	.....	15
16 Other operating expenses	168,251	786,692	1,769,271	4,722,973	184,593	16
17 Total Operating Expenses	2,089,773	7,722,727	12,404,447	35,979,161	582,915	17
18 NET OPERATING EARNINGS BEFORE TAXES	301,247	585,492	927,631	2,007,613	(18,429)	18
19 Applicable income taxes	(109,107)	(151,296)	(173,074)	(493,537)	16,961	19
20 NET OPERATING EARNINGS AFTER TAXES	192,140	434,196	754,557	1,514,076	(1,468)	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	.....	(55,493)	.....	(111,412)	.....	21
22 Other net non-operating (charges)/credits	.....	.....	.....	(7,254)	10,235	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	.....	(55,493)	.....	(118,666)	10,235	23
24 NET INCOME	192,140	378,705	754,557	1,395,410	8,767	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	34,650	144,141	.....	875,000	.....	25
26 NET INCOME AFTER DIVIDENDS	157,490	234,562	754,557	520,410	8,767	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	3,000	.....	.....	2,926,870	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	160,490	234,562	754,557	3,447,280	8,767	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,201,778	4,754,678	6,854,308	17,574,904	240,000	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,362,268	$4,989,240	$7,608,865	$21,022,184	$248,767	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$70,609	$271,924	$658,079	$1,452,896	$.....	32
33 Recoveries credited to reserve	420	13,029	37,816	112,769	.....	33
34 Provision for loan losses	12,000	112,000	278,000	240,000	.....	34
35 Other transfers to/(from) the account	.....	.....	.....	269,942	.....	35
36 Losses charged to the reserve	41,071	94,336	98,142	467,471	.....	36
37 Balance at end of period	$41,958	$302,617	$875,753	$1,608,136	$.....	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFIT, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MEREDITH	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	
	MEREDITH BANK & TRUST	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,519,410	$18,166,574	$4,178,466	$4,012,377	$ 6,077,833	1
2 Interest and dividends on securities	654,525	3,548,060	699,402	1,917,672	3,401,638	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	71,253	2,518,005	174,598	60,107	428,711	3
4 Commissions, collection, exchange & service charges	84,386	793,331	192,360	209,846	105,867	4
5 Trust Department income	.....	371,025	.....	2,046	.....	5
6 Other operating earnings	25,085	393,566	283,838	57,528	2,432,020	6
7 Total Operating Earnings	2,354,659	25,790,561	5,528,664	6,259,576	12,446,069	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	367,313	3,044,163	683,588	771,132	926,332	8
9 Employee benefits	31,762	861,669	129,655	151,177	47,799	9
10 Interest on deposits	1,119,107	14,360,097	3,132,433	3,450,886	7,310,477	10
11 Interest on borrowings and related liabilities	113,136	68,001	85,165	54,626	857,124	11
12 Interest on capital notes and debentures	.....	.....	3,646	.....	.....	12
13 Net occupancy expense of bank premises	123,170	563,321	106,053	146,688	256,157	13
14 Furniture and equipment expense	61,647	633,253	147,287	326,005	75,152	14
15 Provision for loan losses (or actual net loan losses)	33,000	350,000	105,000	30,000	36,000	15
16 Other operating expenses	330,633	1,764,046	539,203	570,863	488,373	16
17 Total Operating Expenses	2,179,768	21,644,550	4,932,030	5,501,377	9,997,414	17
18 NET OPERATING EARNINGS BEFORE TAXES	174,891	4,146,011	596,634	758,199	2,448,655	18
19 Applicable income taxes	(7,977)	(1,157,200)	(70,000)	(264,500)	(783,653)	19
20 NET OPERATING EARNINGS AFTER TAXES	166,914	2,988,811	526,634	493,699	1,665,002	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	4,369	232	8,233	924,773	32,621	21
22 Other net non-operating (charges)/credits	1,241	.....	.....	(6,356)	18,104	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	5,610	232	8,233	918,417	50,725	23
24 NET INCOME	172,524	2,989,043	534,867	1,412,116	1,715,727	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	.....	919,513	129,778	25,000	258,006	25
26 NET INCOME AFTER DIVIDENDS	172,524	2,069,530	405,089	1,387,116	1,457,721	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	(100,000)	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	172,524	2,069,530	305,089	1,387,116	1,457,721	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,327,755	15,001,364	2,983,102	5,836,006	6,327,303	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,500,279	$17,070,894	$3,288,191	$7,223,122	$7,785,024	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$42,136	$1,482,186	$582,948	$333,064	$307,916	32
33 Recoveries credited to reserve	6,520	130,481	36,632	8,900	6,368	33
34 Provision for loan losses	33,000	350,000	105,000	30,000	36,000	34
35 Other transfers to/(from) the account	.....	.....	.....	.....	.....	35
36 Losses charged to the reserve	43,235	485,050	141,740	46,147	61,135	36
37 Balance at end of period	$38,421	$1,477,617	$582,840	$325,817	$289,149	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PLAISTOW	PORTSMOUTH	SALEM	SALEM	SEABROOK	
	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	FIDELITY BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$3,011,946	$21,626,398	$ 979	$3,985,319	$2,155,680	1
2 Interest and dividends on securities	1,589,774	3,191,352	345,611	998,222	1,130,653	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	151,783	154,987	.....	259,509	228,327	3
4 Commissions, collection, exchange & service charges	178,902	709,278	.....	138,491	151,055	4
5 Trust Department Income	.....	50	.....	.....	.....	5
6 Other operating earnings	67,454	908,300	.....	231,452	32,729	6
7 Total Operating Earnings	4,999,859	26,590,365	346,590	5,612,993	3,698,444	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	700,412	2,554,116	56,441	674,017	607,855	8
9 Employee benefits	170,051	539,135	5,383	137,741	76,824	9
10 Interest on deposits	2,466,256	13,224,225	1,595	3,073,546	2,059,936	10
11 Interest on borrowings and related liabilities	11,580	955,516	.....	68,064	15,561	11
12 Interest on capital notes and debentures	.....	.....	.....	60,000	9,920	12
13 Net occupancy expense of bank premises	153,520	797,238	34,209	118,766	88,394	13
14 Furniture and equipment expense	138,835	356,687	948	118,630	117,156	14
15 Provision for loan losses (or actual net loan losses)	19,802	590,159	.....	149,000	.....	15
16 Other operating expenses	591,070	4,034,927	69,420	670,266	346,918	16
17 Total Operating Expenses	4,251,526	23,052,003	167,996	5,070,030	3,322,564	17
18 NET OPERATING EARNINGS BEFORE TAXES	748,333	3,538,362	178,594	542,963	375,880	18
19 Applicable income taxes	(297,056)	(1,076,686)	(76,890)	178,336	(75,902)	19
20 NET OPERATING EARNINGS AFTER TAXES	451,277	2,461,676	101,704	721,299	299,978	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	(42,754)	(24,922)	(163)	(658,960)	(48,874)	21
22 Other net non-operating (charges)/credits	126,186	.....	(8,127)	(261,068)	11,378)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	83,432	(24,922)	(8,290)	(920,028)	(37,496)	23
24 NET INCOME	534,709	2,436,754	93,414	(198,729)	262,482	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	86,283	507,305	.....	.....	46,530	25
26 NET INCOME AFTER DIVIDENDS	448,426	1,929,449	93,414	(198,729)	215,952	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	1,161,945	10,000	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	448,426	1,929,449	93,414	963,216	225,952	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	2,311,154	11,118,990	3,053,681	3,095,638	1,820,372	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$2,759,580	$13,048,439	$3,147,095	$4,058,854	$2,046,324	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$159,402	$1,260,060	$.....	$114,522	$206,888	32
33 Recoveries credited to reserve	2,964	17,925	.....	9,642	47,529	33
34 Provision for loan losses	19,802	590,159	.....	149,000	.....	34
35 Other transfers to/(from) the account	.....	.....	.....	.....	.....	35
36 Losses charged to the reserve	22,766	167,144	.....	36,853	31,710	36
37 Balance at end of period	$159,402	$1,701,000	$.....	$236,311	$222,707	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SOMERSWORTH	SUNCOOK	WEARE	WHITEFIELD	
	THE SOMERSWORTH BANK	THE SUNCOOK BANK	FIDUCIARY TRUST CO. OF NEW HAMPSHIRE	WHITEFIELD SAVINGS BANK & TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$2,892,651	$6,325,999	$ 17,652	$1,977,752	1
2 Interest and dividends on securities	800,078	2,202,096	401	143,614	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	166,287	520,915	48,817	244,682	3
4 Commissions, collection, exchange & service charges	92,900	145,438	.....	26,122	4
5 Trust Department Income	.....	7,549	147,990	.....	5
6 Other operating earnings	342,597	72,769	17,666	401,099	6
7 Total Operating Earnings	$4,294,513	$9,274,766	$232,526	$2,793,269	7
OPERATING EXPENSES:					
8 Salaries, wages and fees	524,902	954,370	.....	259,160	8
9 Employee benefits	52,759	293,185	.....	76,820	9
10 Interest on deposits	2,226,500	5,765,203	.....	1,715,354	10
11 Interest on borrowings and related liabilities	66,638	.....	.....	1,798	11
12 Interest on capital notes and debentures	.....	.....	.....	.....	12
13 Net occupancy expense of bank premises	37,500	242,169	.....	70,427	13
14 Furniture and equipment expense	66,976	197,205	.....	99,999	14
15 Provision for loan losses (or actual net loan losses)	45,569	48,000	5,000	148,988	15
16 Other operating expenses	280,777	710,110	35,924	234,561	16
17 Total Operating Expenses	3,301,621	8,210,242	40,924	2,607,107	17
18 NET OPERATING EARNINGS BEFORE TAXES	992,892	1,064,524	191,602	186,162	18
19 Applicable income taxes	(169,005)	(306,787)	(95,159)	(52,139)	19
20 NET OPERATING EARNINGS AFTER TAXES	823,887	757,737	96,443	134,023	20

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	(21,412)	691	.....	.....	21
22 Other net non-operating (charges)/credits	.....	(24,256)	.....	.....	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(21,412)	(23,565)	.....	.....	23
24 NET INCOME	802,475	734,172	96,443	134,023	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	80,000	187,878	.....	25,560	25
26 NET INCOME AFTER DIVIDENDS	722,475	546,294	96,443	108,463	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	11,680	1,000,000	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	(230,000)	.....	.....	.....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	492,475	557,974	1,096,443	108,463	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,088,450	4,684,036	101,226	1,457,231	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$4,580,925	$5,242,010	$1,197,669	$1,565,694	31
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$153,588	$436,431	$.....	$117,413	32
33 Recoveries credited to reserve	22,110	10,354	.....	45,095	33
34 Provision for loan losses	45,569	48,000	5,000	148,988	34
35 Other transfers to/(from) the account	.....	.....	.....	.....	35
36 Losses charged to the reserve	67,679	26,880	.....	114,083	36
37 Balance at end of period	$153,588	$467,905	$5,000	$197,413	37

REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	CONCORD	EXETER	MANCHESTER	NASHUA	NEW LONDON	NORTH CONWAY
	CHARTER TRUST COMPANY	EXETER BANKING COMPANY	BANKEAST TRUST COMPANY	NASHUA TRUST COMPANY	NEW LONDON TRUST COMPANY	NORTH CONWAY BANK
AS TRUSTEE AND EXECUTOR						
ASSETS						
1 Balances with banks - commercial deposits	$ 2,291	$ 95,116	$ 156,023	$ 27,560	$.....	$.....
2 Balances with banks - deposits other than commercial	154,228	5,143,526	3,010,697	3,907,140	20,000	28,704
3 Government, state and municipal bonds	790,256	10,565,938	8,025,697	5,633,330	175,000	.....
4 Other bonds	102,926	585,228	2,438,778	973,355	22,000	192,861
5 Corporate stocks	79,732	7,598,782	8,865,728	13,314,057	152,000	.....
6 Real estate loans	.....	.....	.....	179,509	.....	.....
7 Other assets	.....	1,936,576	11,305,525	12,663,159	60,000	102,531
8 Total Assets	$1,129,433	$25,945,166	$33,802,448	$36,698,110	$429,000	$324,096
LIABILITIES						
9 Invested principal of trusts and estates	$1,127,295	$25,327,798	$33,128,773	$36,125,464	$429,000	$322,450
10 Uninvested principal of trusts and estates	2,291	70,536	505,058	55,835	.....	.....
11 Invested income of trusts and estates	.....	521,643	38,732	365,519	.....	1,646
12 Uninvested income of trusts and estates	(153)	25,189	129,885	145,369	.....	.....
13 Other liabilities	.....	.....	.....	5,923	.....	.....
14 Total Liabilities	$1,129,433	$25,945,166	$33,802,448	$36,698,110	$429,000	$324,096

	AS AGENT						
	ASSETS						
15	Balances with banks - commercial deposits	$ 2,084	$ 53,626	$ 98,489	$ 69,497	$	$ 2,698
16	Balances with banks - deposits other than commercial	1,017,850	2,906,401	6,489,548	3,756,421	.....	76,892
17	Government, state and municipal bonds	588,836	4,583,457	14,798,613	4,480,419	.....	.....
18	Other bonds	30,381	205,611	6,752,916	748,610	.....	40,550
19	Corporate stocks	96,990	1,997,384	43,064,636	7,861,890	.....	272,914
20	Real estate loans	.....	.....	.....	76,061	.....	.....
21	Other assets	.....	451,862	689,528	3,208,678	.....	.....
22	Total Assets	$1,736,141	$10,198,341	$71,893,730	$20,201,576	$	$393,054
	LIABILITIES						
23	Invested principal of agencies	$1,734,057	$ 9,725,675	$71,299,228	20,076,489	$	$388,320
24	Uninvested principal of agencies	1,052	50,023	167,994	61,476	.....	.....
25	Invested income of agencies	.....	419,648	321,187	38,891	.....	2,036
26	Uninvested income of agencies	1,032	2,995	32,385	24,720	.....	2,698
27	Other liabilities	.....	.....	72,936	.....	.....	.....
28	Total Liabilities	$1,736,141	$10,198,341	$71,893,730	$20,201,576	$	$393,054

REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	SUNCOOK					
	THE SUNCOOK BANK					
AS TRUSTEE AND EXECUTOR						
ASSETS						
1 Balances with banks - commercial deposits	$ 12,555					
2 Balances with banks - deposits other than commercial	548,402					
3 Government, state and municipal bonds	50,205					
4 Other bonds	1,383					
5 Corporate stocks	505,452					
6 Real estate loans	174,608					
7 Other assets	25,000					
8 Total Assets	$1,317,605					
LIABILITIES						
9 Invested principal of trusts and estates	$1,277,733					
10 Uninvested principal of trusts and estates	491					
11 Invested income of trusts and estates	27,317					
12 Uninvested income of trusts and estates	12,064					
13 Other liabilities	.....					
14 Total Liabilities	$1,317,605					

	AS AGENT						
	ASSETS						
15	Balances with banks - commercial deposits	$.....					
16	Balances with banks - deposits other than commercial	.....					
17	Government, state and municipal bonds	.....					
18	Other bonds	.....					
19	Corporate stocks	.....					
20	Real estate loans	.....					
21	Other assets	.....					
22	Total Assets	$.....					
	LIABILITIES						
23	Invested principal of agencies	$.....					
24	Uninvested principal of agencies	.....					
25	Invested income of agencies	.....					
26	Uninvested income of agencies	.....					
27	Other liabilities	.....					
28	Total Liabilities	$.....					

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF TRUST COMPANIES

NUMBER OF TRUST COMPANIES REPORTING: 34
DECEMBER 31, 1984

ASSETS	(In thousands)	% of Total Assets
Cash and due from banks	$ 181,779	8.28
U. S. Government obligations	175,049	7.97
U. S. Government agencies	90,482	4.12
State, county, municipal obligations	114,619	5.22
Other bonds, notes and debentures	53,695	2.45
Corporate stocks	48,000	2.19
Total securities	481,845	21.95
LESS: Premium and valuation reserves	7	....
Total securities net of premium and valuation reserves	481,838	21.95
Real estate loans	656,763	29.92
Other loans	731,049	33.30
Total loans	1,387,812	63.22
LESS: Valuation reserve	12,433	.57
Total loans net of valuation reserve	1,375,379	62.65
Overdrafts	2,870	.13
Federal funds sold and loans & securities purchased under agreement to resell	78,830	3.59
Bank premises (net)	24,573	1.12
Leasehold improvements (net)	2,394	.11
Furniture, fixtures & equipment (net)	11,719	.53
Total fixed assets	38,686	1.76
Investment in unconsolidated subsidiaries and other affiliates	461	.02
Other real estate owned (net)	2,984	.14
Other assets	32,502	1.48
Total Assets	$2,195,329	100.00
LIABILITIES AND CAPITAL ACCOUNTS		
Demand deposits	$ 252,344	11.49
Time/savings deposits	1,696,317	77.27
Total deposits	1,948,661	88.76
Funds borrowed	46,544	2.12
Other liabilities	45,286	2.06
Reserve for bad debts - deferred tax	166	.01
Total liabilities and reserves	2,040,657	92.95
Subordinated notes and debentures	1,093	.05
Equity Capital		
Preferred stock	474	.02
Common stock	19,261	.88
Surplus	59,202	2.70
Undivided profits	73,695	3.36
Reserve for contingencies and other capital reserves	947	.04
Total capital accounts	154,672	7.05
Total Liabilities and Capital Accounts	$2,195,329	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

TRUST COMPANIES

	December 31, 1984 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$167,651
Interest and dividends on securities	45,528
Income on federal funds sold and loans & securities purchased under agreement to resell	9,833
Commissions, collection, exchange & service charges	8,348
Trust Department income	1,397
Other operating earnings	10,779
Total Operating Earnings	243,536
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,930)	28,473
Employee benefits	5,852
Interest on deposits	135,684
Interest on borrowings and related liabilities	4,615
Interest on capital notes and debentures	121
Net occupancy expense of bank premises	6,455
Furniture and equipment expense	5,449
Provision for loan losses (or actual net loan losses)	3,791
Other operating expenses	26,313
Total Operating Expenses	216,753

NET OPERATING EARNINGS BEFORE TAXES	26,783
Applicable income taxes	(6,621)
NET OPERATING EARNINGS AFTER TAXES	20,162
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	823
Other net non-operating (charges)/credits	(15)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	808
NET INCOME	20,970
CASH DIVIDENDS DECLARED ON COMMON STOCK	4,680
NET INCOME AFTER DIVIDENDS	16,290
OTHER INCREASES IN CAPITAL ACCOUNTS	7,165
OTHER DECREASES IN CAPITAL ACCOUNTS	359
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	23,096
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	131,576
CAPITAL ACCOUNT AT END OF PERIOD	$154,672
RESERVE FOR LOAN LOSSES:	
Balance at beginning of period	$ 10,609
Recoveries credited to reserve	673
Provision for loan losses	3,791
Other transfers to the account	260
Losses charged to the reserve	2,900
Balance at end of period	$ 12,433

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF TRUST DEPARTMENTS REPORTING: 7
DECEMBER 31, 1984

AS TRUSTEE AND EXECUTOR	(In thousands)	% of Total Assets	AS AGENT	(In thousands)	% of Total Assets
ASSETS			**ASSETS**		
Balances with banks - commercial deposits	$ 294	.29	Balances with banks - commercial deposits	$ 227	.22
Balances with banks - deposits other than commercial	12,813	12.86	Balances with banks - deposits other than commercial	14,247	13.64
Government, state and municipal bonds	25,260	25.35	Government, state and municipal bonds	24,451	23.41
Other bonds	4,316	4.33	Other bonds	7,778	7.45
Corporate stocks	30,516	30.62	Corporate stocks	53,294	51.04
Real estate loans	354	.36	Real estate loans	76	.07
Other assets	26,093	26.19	Other assets	4,350	4.17
Total Assets	$99,646	100.00	Total Assets	$104,423	100.00
LIABILITIES			**LIABILITIES**		
Invested principal of trusts and estates	$97,739	98.09	Invested principal of trusts and estates	$103,224	98.85
Uninvested principal of trusts and estates	634	.64	Uninvested principal of trusts and estates	280	.27
Invested income of trusts and estates	955	.96	Invested income of trusts and estates	782	.75
Uninvested income of trusts and estates	312	.31	Uninvested income of trusts and estates	64	.06
Other liabilities	6	....	Other liabilities	73	.07
Total Liabilities	$99,646	100.00	Total Liabilities	$104,423	100.00

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENNSAUKEN

STATEMENT OF CONDITION

DECEMBER 31, 1984

ASSETS

Regular savings	$ 571.09
Money market deposits	35,826.55
Total Assets	$ 36,397.64

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(94,942.62)
Total Liabilities and Capital	$ 36,397.64

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

TRUSTEES

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET
CLAREMONT, NH 03743
Tel. 542-7711

(Year of Incorporation - 1907)

BRANCHES

P.O. Box K
Charlestown, NH 03603
826-5752

356 Washington Street
Claremont, NH 03743
542-7701

Powers Country Store
Cornish, NH 03746
542-7728

OFFICERS

Chairman of the Board
Joseph J. Gorman

President/CEO
** Robert M. Love

Sr. V.P./Treasurer
H. Clay Hawkins, IV

Vice Presidents
Richard P. Malloux
Beverly M. Thorn

Ass't. Vice Presidents
Sally A. Asanowicz
Brenda M. Reed

Ass't. Treasurers
Carol A. Calkins
Elaine M. Erskine
Sharon A. King

Systems Specialist
Karen A. Roberts

Ass't. Mgr./Loan Dept.
Brian W. Embury

TRUSTEES

Virginia E. Anderson
Derek B. Brown
* Neil H. Daniels
* Joseph J. Gorman
Richard K. Hutchins
Albert D. Leahy, Jr.
* Robert M. Love
Theodore A. Monetta
* Cyril M. Ondre
* Arnold P. Shulins

* Investment Committee Members
** Chief Executive Officer

CONCORD

CONCORD SAVINGS BANK
P.O. BOX 739 - 45 NORTH MAIN STREET
CONCORD, NH 03301
Tel. 224-1100

(Year of Incorporation - 1872)

BRANCHES

73 West Street
Concord, NH 03301
224-1161

161 North State Street
Concord, NH 03301
224-1130

154 Broad Street
Nashua, NH 03060
889-6200

OFFICERS

Chairman of the Board
Thomas M. Hardiman

President/CEO
** Joseph Harrison III

Exec. V. P./Treasurer
Robert B. Runnells

Vice Presidents
Peter J. Baxter
Donald Etnier
Glenn R. Thornton
Robert F. Howe

Vice President/Secretary
Molly M. Foley

Ass't. Vice Presidents
David E. Fuller
Ward C. Jenkins
Robert C. Masse
Jeffery B. Savage
David R. Wein
Larry Young, Sr.

Branch Manager
Carey J. Borden

Customer Service Officer
Deidre C. Morin

Public Relations Off.
Grace M. Walker

Data Processing Off.
Carol S. Huntoon

TRUSTEES

* Norman R. Brown
William S. Fenollosa
* Oliver R. Fifield
* Thomas M. Hardiman
* Joseph Harrison III
Harold Janeway
Paul A. Pelletier
Joseph S. Ransmeier
Richard S. Rolfe
Eleanor H. Stark
* James R. Stewart
Katherine F. Tsouros

* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK
P.O. BOX 826, 89 NORTH MAIN STREET Tel. 225-2793
CONCORD, NH 03301

(Year of incorporation - 1867)

OFFICERS

President
** Herbert E. Little

Senior Vice President
Robert J. Eaton

Vice President
Alice B. Guay

Assistant Vice Presidents
John A. Feeley
L. Stanley Parkerson

Treasurer
Ronald A. Goodine

Assistant Treasurer
Patricia A. Wonson

Comptroller
Peter G. Prinz

Assistant Loan Officer
Sandra L. Caswell

TRUSTEES

Richard H. Dudley
Cedric H. Dustin, Jr.
Robert J. Eaton
John T. Flanders
* Morton M. George
* Charles J. Gesen
* Herbert E. Little
* Francis B. McSwiney
* Robert H. Reno
R. Peter Shapiro
Mary E. Wilson

* Investment Committee Members
** Chief Executive Officer

CONCORD

NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET
CONCORD, NH 03301
Tel. 224-7711

(Year of Incorporation - 1830)

BRANCHES

Fountain Square
Contoocook, NH 03229
746-4115

100 Loudon Road
Concord, NH 03301
224-7719

310 North Main Street
Concord, NH 03301
224-5540

277 Union Avenue
Laconia, NH 03246
524-0664

420 Amherst Street
Route 101A
Nashua, NH 03063
889-2900

39 Main Street
Pittsfield, NH 03263
435-8481

500 Market Street
Portsmouth, NH 03801
436-1500

OFFICERS

Chairman of the Bd./President
** John R. Hardie

Exec. Vice President
Robert E. Dustin

Senior Vice Presidents
Robert F. DeAngelis
David H. Rogers
Major W. Wheelock

Senior Vice President/Sec.
Richard J. Weed

Vice Presidents
Robert M. Beyer, Jr.
Alan A. Howard
Arthur C. Huntoon
Paul B. Leavitt
Bruce E. Macey
Gerard E. Morin
Richard H. Robertson
Violet M. Rounds
W. David Sheen
C. William Voorhees

Regional President
Charles R. Betteley

Ass't. Vice Presidents
Donne L. Bean
Cheryl C. Cornish
Philip B. Emma
John W. Gannon
David S. Hart
Virginia B. Petell
Cleo N. Spain
Robert H. Wester, Jr.
David S. Woolpert
John P. Zobel

Auditor
Jack M. Murray, Jr.

Assistant Treasurers
Sharon L. Baker
Bertha R. Benson
Bonnie W. Breen
Larry S. Cooper
Rosalind A. Ebelt
Irving S. Felladore
Margaret A. Flint
Ruth E. Hammon
Laurie A. Samuelsen
Ellen E. Smith

DIRECTORS

Edwin I. Chertock
George E. Freese, Jr.
* Harriet A. Haller Key
John R. Hardie
William T. Jordan, Jr.
* Mary Susan Leahy
John D. O'Shea
John B. Pendleton
Robert E. Plourde
* Frederic K. Upton
Nathan Wechsler
* Timothy W. Woodman

* Investment Committee Members
** Chief Executive Officer

DOVER

SEACOAST SAVINGS BANK
537 CENTRAL AVENUE Tel. 749-2150
DOVER, NH 03820

(Year of incorporation - 1901)

BRANCHES

240 Locust Street
Dover, NH 03820
759-2151

8 Newmarket Road
Durham, NH 03824
868-1022

OFFICERS

President/CEO
** John T. Guy

V. President/Treasurer/Secretary
James H. Miller

Vice President
George L. McLean

Assistant Treasurer
Shirley M. Mitchell

Assistant Mortgage Officer
Cynthia A. Racic

TRUSTEES

Clyde R. Coolidge
Grant L. Davis
John T. Guy
* Waldron B. Haley
* Alden T. Hatch
* Robert E. Hynes
* George J. Kay
* Richard H. Keefe
Timothy G. Pearson
Winthrop C. Skoglund
* David S. Weeks

* Investment Committee Members
** Chief Executive Officer

DOVER

SOUTHEAST BANK FOR SAVINGS
140 WASHINGTON STREET Tel. 742-8100
DOVER, NH 03820

(Year of incorporation - 1823)

BRANCHES

P.O. Box C
Routes 9 and 125
Barrington, NH 03825-0030
664-2270

683 Central Avenue
Dover, NH 03820
742-6461

1 Wakefield Street
Rochester, NH 03867-1995
332-1206

P.O. Box 130
Front Street
Rollinsford, NH 03869-0130
742-8900

P.O. Box 312
3 Elm Street
Somersworth, NH 03878-0312
692-2900

OFFICERS

Chairman of the Bd./Pres./CEO
** John S. Terrill

Senior Vice Presidents
Roderick A. Bolvin
Victor Cardosi, Jr.
Robert F. Haley

Executive Vice Presidents
Donald R. Hatt
Gerald F. Janelle

Vice Presidents
John H. Dyer, Jr.
David T. Keefe
Lena M. Molleur
Marion C. Pelletier

Assistant Vice Presidents
Vivian A. Cadorette
Frank E. Flannery
Paul A. Galanes
Jacqueline E. Lambert
Colleen M. Pace
Richard T. Sheldon

Assistant Treasurer
Dawn M. Silver

Loan Administration Off.
Carole B. Berry

Loan Officers
Sally J. Thorn
Ronda A. Wilson

TRUSTEES

Nancy R. Boyle
* Leo Cormier
* Robert L. Demers, Sr.
David G. Eastman
* Stephen L. Goren
Raymond N. Guillemette
Clifford B. Ham
James Kageleiry
Robert N. Kendall
Donald V. Purdy
Frederick S. Richardson
* John S. Terrill
Stanley H. Thompson, Sr.
Hugh C. Tuttle
Matt R. Williams, Jr.
Robert F. Wilson

* Investment Committee Members
** Chief Executive Officer

FRANKLIN

FRANKLIN SAVINGS BANK
P.O. DRAWER 339 - 387 CENTRAL STREET Tel. 934-4445
FRANKLIN, NH 03235

BRANCH (Year of Incorporation - 1869)

933 Central Street
Franklin, NH 03235
934-6808

OFFICERS

President/Secretary
** Clark S. Fuller

Exec. Vice President/Treasurer
Richard W. DuBois

V.P./Sr. Loan Officer
Joyce C. Beaupre

Ass't. V.P., Marketing/
Public Relations Officer
Dianne S. Benoit

Operations Officer
Carol S. Sanborn

Personnel Officer
Elaine D. Poulliot

Ass;t. Treas./Security Officer
Richard G. Biron

Loan Officer
Marilyn LeBreche

Branch Manager
Joan B. Swett

Loan Counselor
William B. Carver

TRUSTEES

Earl H. Benson
Donald W. Cushing
Richard W. DuBois
* Robert E. Dussault
* Clark S. Fuller
* John H. Fuller
* Thomas C. Gill
E. Robert Terhune
* Henry B. Trachy
* Frederick W. Ziegler

* Investment Committee Members
** Chief Executive Officer

GREENVILLE

VILLAGE SAVINGS BANK
MAIN STREET Tel. 878-1100
GREENVILLE, NH 03048

(Year of Incorporation - 1870)

BRANCHES

Route 124
New Ipswich, NH 03071
878-1101

120 Grove Street
Peterborough, NH 03458
924-9494

OFFICERS

President/Treasurer
** Robert C. Henneman

First Vice President
Robert Taft

Second Vice President
Henry H. Franklin

Ass't. Vice President
Patricia Schuren

Secretary
Cyrille A. Thibault

Loan Officer
Edwin L. Ferrari

TRUSTEES

Robert B. Fish
Henry H. Franklin
Barbara H. Frechette
Roland H. Gauvin
* Robert C. Henneman
* Socrates W. Kerezis
J. Colin Lizotte
Robert Taft
Thorvald H. Tenney, Jr.
* Cyrille A. Thibault
Robert Whitaker

* Investment Committee Members
** Chief Executive Officer

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE Tel. 352-2502
KEENE, NH 03431

(Year of Incorporation - 1897)

BRANCHES

194 West Street
Keene, NH 03431
352-2502

828 Court Street
Keene, NH 03431
352-2502

OFFICERS

Chairman of the Board
Eugene E. Gaffey

President
** David B. Walters

Senior Vice Presidents
David F. Foote
Carl A. Johnson

Sr. Vice President/Treasurer
William H. Dennison

Vice President/Mortgage Off.
Millard D. Waite, Jr.

V. P./Instalment Loan Off.
Albert W. Jacques

Vice President/Operations
Peter T. Whittemore

Ass't. V. P./Mortgage Off.
Larry E. Ruest

Ass't. V. P./Comm. Loan Officer
Lee K. Robator

Instalment Loan Officer
Beverly A. Mosher

Ass't. Loan Officers
Ronald L. Jacques
Wallace A. Reney

Personnel Officer
Pat Hatch

Retirement Officer
Ellen M. Jones

Ass't. Treasurer/Int. Auditor
Michael W. Bugler, Sr.

Savings Officer
Jane B. Swenor

TRUSTEES

* Robert F. Babcock
* Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
* Eugene E. Gaffey
Kenneth W. Hazen
Philip D. Koerner
* Howard B. Lane, Jr.
* Emerson H. O'Brien
L. William Slanetz
* David B. Walters

* Investment Committee Members
** Chief Executive Officer

KEENE

KEENE SAVINGS BANK
122 WEST STREET
KEENE, NH 03431
Tel. 352-0647

(Year of Incorporation - 1895)

OFFICERS

Chairman of the Board
Stacey W. Cole

President/CEO
** Charles W. Smith

Executive Vice President
Arthur J. Boufford

Vice Presidents
Scott L. Croteau
Charles B. Paquette

Ass't. Treasurer/Controller
William C. Henson

Assistant Loan Officer
Karen L. Benson

TRUSTEES

* Dorothy Arwe
* Howard A. Bailey
* D. Stewart Blakely
* Arthur J. Boufford
* Stacy W. Cole
* Norman H. Cotton
* George R. Hanna
* Jane B. Reynolds
* William F. Smedley
* Charles W. Smith

* Investment Committee Members
** Chief Executive Officer

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NH 03246
Tel. 524-1212

(Year of Incorporation - 1831)

OFFICERS

Chairman of the Board
Chester F. Perkins

President
** Carroll W. Stafford, Jr.

Vice President/Senior Loan Officer
Thomas C. Tobey

Treasurer
Richard W. Long

Assistant Vice Presidents
Robert E. Curtis
Brenda R. Long
Bruce C. Lund
Michael G. Muzzey

Assistant Treasurer
Linda Drake

Lending Officers
Gail A. Engle
Bonnie Leclerc

TRUSTEES

* Harold Achber
Donald F. Beane
Richard H. Buse
* John E. Gauthier
* John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
H. Thomas Volpe
John F. Weeks, Jr.

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SINDOGANOCK GUARANTY SAVINGS BANK
P.O. BOX 351 Tel. 788-4715
LANCASTER, NH 03584

(Year of incorporation - 1887)

OFFICERS

Chairman of the Board
Hugh J. Galbraith

President
** Kenneth C. Baker

Vice President
Frank H. Wallace

Vice President/Treasurer
Kendall Query

Assistant Treasurers
Patricia A. Cotter
John A. Currier
Solange F. Norcross

TRUSTEES

* Kenneth C. Baker
* Richard J. Bottoms
* Lee E. Eastman
* James B. Fitch
* Hugh J. Galbraith
* Kevin Kopp
* Robert Snowman
* Frank H. Wallace

* Investment Committee Members
** Chief Executive Officer

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET Tel. 448-3650
LEBANON, NH 03766

(Year of incorporation - 1899)

BRANCHES

70 Main Street
West Lebanon, NH 03784
298-5933

Main Street
Enfield, NH 03748
632-5556

Route 4
Canaan, NH 03741
523-4377

OFFICERS

Chairman of the Board
J. Clayton Ramsdell

President
** Reuben D. Cole

Executive Vice President
William A. Maloy

Vice President/Treasurer
Arlene G. Chapman

Vice President
Lloyd C. Bennett

Ass't. Vice Presidents
John A. Rogers
Richard H. Warde

Assistant Treasurer
Judith L. Ireton

Personnel Officer
Sally A. McEwen

Customer Service Officer
Claire A. Spaulding

TRUSTEES

Patricia B. Brown
* Reuben D. Cole
* Wilfred A. Dulac
Clark A. Griffiths
Ellis W. Howard
Jacqueline A. Lary
* William A. Maloy
Edward D. McGee
Richard L. Patch
* J. Clayton Ramsdell
Ira P. Townsend

* Investment Committee Members
** Chief Executive Officer

LITTLETON

THE SAVER'S BANK
85 MAIN STREET Tel. 444-5321
LITTLETON, NH 03561

(Year of Incorporation - 1868)

BRANCHES

177 Main Street
Gorham, NH 03581
466-3352

Off I-89
Grantham, NH 03753
863-5490

Lebanon & E. South Streets
Hanover, NH 03755
643-3310

40 South Main Street
Hanover, NH 03755
643-3310

Main Street
Lincoln, NH 03251
745-3431

Lisbon Road
Littleton, NH 03561
444-7702

Route 12, Hatch Plaza
Plymouth, NH 03264
536-4200

OFFICERS

Chairman of the Board
Benton L. Moyer, Jr.

President/CEO
** Daniel G. Edgar

Exec. V. P./Treasurer
Robert L. Reynolls, Jr.

Senior Vice President
Robert E. Paddock

Vice Presidents
Francis H. J. Casale
Michael J. Cryans
Gerald R. Emery
Armand O. Milot, Jr.

Ass't. Vice Presidents
Albert S. Freeman
James P. Goodrich
Linda A. Nelson
Carol H. Strobel
Philip T. Struhsacker

Personnel Officer
Marilyn J. O'Grady

Auditor
Daniel E. Bellmore

President (Dartmouth Division)
James E. Lambert

TRUSTEES

Richard L. Badger
Raymond E. Carbonneau
Robert H. Copenhaver
Lionel J. Coulombe
* Joseph W. Delisle
* Daniel G. Edgar
Philip T. Gravink
Edward A. Hennessey
* Wendell W. Jesseman
Sherman H. Joslin
Linda C. McGoldrick
* Benton L. Moyer, Jr.
Thomas M. Pancoast
Roger A. Peabody
* Robert L. Reynolls, Jr.
G. Phillip Schrodel
* Stuart V. Smith

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

AMOSKEAG SAVINGS BANK
875 ELM STREET
MANCHESTER, NH 03105

Tel. 624-3200

(Year of Incorporation - 1852)

BRANCHES

72 South River Road
Bedford, NH 03102
624-3304

3 Elm Street
Goffstown, NH 03045
624-3297

1283 D. W. Highway North
Hooksett, NH 03106
624-3287

Route 102 West
Londonderry, NH 03053
624-3405

909 Hanover Street
Manchester, NH 03103
624-3293

1550 North Elm Street
Manchester, NH 03101
624-3281

1500 South Willow Street
Manchester, NH 03105
624-3310

340 Wilson Street
Manchester, NH 03103
624-3275

OFFICERS

Chairman of the Board
Milton Machinist

President
** William S. Bushnell

Exec. V. P./Treasurer
John H. Giffin, Jr.

Senior Vice Presidents
Thomas A. Addison
Wilfrid A. Daly, III
Frederick D. Healey
Ole A. Lunde
Normand G. St. Amand
Donald H. Sargent

Vice Presidents
Steven Bradbury
Albert H. Demers
Darrell E. Glencross
R. Elaine Gordon
Richard C. Herig
William G. Kelly
Kerry S. Long
George S. May
Robert W. Mulligan
Robert F. Shaw

Assistant Vice Presidents
Linda A. Benjamin
Patricia C. Benway
Susan R. Biron
Joyce P. Blanchette
Esther W. Doerfler
John Dowd
Evelyn E. Gage
Margaret M. Hart
Lynda K. Matchett
Harry P. Merrihew
Lorraine B. Michalak
Susan N. Morrison
Steven E. Paradis
Sandra L. Rannisto
Allen W. Ropiecki
Brenda L. Southmayd-Mahoney
Frank J. Swist, Jr.
Edward G. Tishkevich
Brenda L. Vintinner
Harrison E. Wilcomb

Assistant Treasurers
Grant I. McDonald
C. John Mitchell

Assistant Secretaries
Julie A. Cross
Paulette Duhaime
Marjorie R. Gustavsen
Doris W. Pierce
Rose M. Poulin
Debbie A. Savoie
Brenda S. Wade
Paula J. Whipple

Commercial Loan Officer
Kenneth B. Bailey

Chief Appraiser
Robert G. Strachan

Ass't. Mort. Off./Appraiser
Richard H. Thompson

Auditor
David T. Glasheen

Ass't. to the President
Richard C. Padgham

TRUSTEES

* Edward L. Altman
* William S. Bushnell
* Arthur J. Dobles
* Leon M. Goulet
* William House
* Milton Machinist
* David H. McKinnon
* Edward D. Wynot
* James S. Yakovakis

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

MERCHANTS SAVINGS BANK
1000 ELM STREET
MANCHESTER, NH 03105

Tel. 645-6430

(Year of Incorporation - 1899)

BRANCHES

Route 101
Bedford, NH 03102
472-8654

Rte. 102 and Mammoth Rd.
Londonderry, NH 03053
434-4151

31 Harrison Street
Manchester, NH 03101
624-2424

Rte. 3, D.W. Highway
Manchester, NH 03104
624-2424

1255 South Willow Street
Manchester, NH 03103
624-2424

Rte. 101A, Milford Road
Merrimack, NH 03054
883-3322

Rte. 3, D.W. Highway South
Merrimack, NH 03054
883-4144

125 Main Street
Salem, NH 03079
893-1655

OFFICERS

Chairman of the Board
John J. Reilly, Jr.

President/Treasurer
** Ralph E. Jensen

Senior Vice Presidents
Richard C. Ducharme
Charles S. Reese

Vice Presidents
Mark M. Bodi
Thomas W. Boucher
Janice B. Crocker
Bruce E. Croteau
Diane E. Demers
Paul M. Ferguson
Hazel H. Scannell
Carol A. Themelis
Joseph H. Young, Jr.

Ass't. Vice Presidents
Clare M. Call
Harriet R. Dowd
Estelle C. LeComte
Gail C. Linehan
Paula R. Reynolds
Brian B. Tufts

Assistant Treasurers
Doris L. Bonenfant
Michael K. Clark
Sharon R. Desrochers
Ann M. Dewey
Leslie J. Johnston
Walter T. Lahey
Pamela J. Ordway
Muriel D. Pinard
Jeanine A. Sheafler
William P. Straw
Louise J. Trottier
Diane T. Vickers

Corporate Secretary
Lucille Y. Montplaisir

Auditor
Ronald E. Vincent

Assistant Auditor
Jean E. Space

DIRECTORS

* John S. Gikas
* William S. Green
* Robert J. Harrison
* Paul H. Harvey
* Ralph E. Jensen
* M. Mary Mongan
* Edward O. Powers
* James F. Quirk, Jr.
* John J. Reilly, Jr.
* Richard I. Winneg

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
LOCK DRAWER 177 - WINNIPESAUKEE STREET
MEREDITH, NH 03253
Tel. 279-7986

(Year of Incorporation - 1869)

BRANCHES

Route 25
Moultonboro, NH 03226
253-7303

Main Street
Ashland, NH 03217
968-7103

OFFICERS

Chairman of the Board
C. H. Thorne

President/Treas./CEO
** James D. Sutherland

Vice Presidents
William C. Gilson
Basil L. Richardson

Assistant Vice President
Peter F. Brothers

Controller
Richard A. Buckler

Assistant Treasurer
Kenneth S. Duguay

Secretary
J. Kent Bird

Ass't. Secretary
Diana Long

Loan Officers
Jane Taylor
Mary Whitcher

Branch Managers
Alice E. Ellingwood
Samuel L. Laverack

Security Officer
Robert D. Bennett

TRUSTEES

* J. Kent Bird
William L. Foote
John F. Goodwin
Allan C. Hale
Lewis C. Hanson
Everett M. Heath
* Earle C. Peaslee
* John P. Sherman
* James D. Sutherland
C. H. Thorne

* Investment Committee Members
** Chief Executive Officer

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET
NEWPORT, NH 03773
Tel. 863-3000

(Year of Incorporation - 1895)

BRANCH

Main Street
Warner, NH 03278
456-2281

OFFICERS

Chairman of the Board
Stanley B. Terhune

President/CEO
** Oliver M. Brown

Executive Vice President
Robert V. Wilkie

Vice President/Treasurer
Jonathan A. Howard

Vice Presidents
Robert E. Belanger
Francis C. Gallup

Assistant Treasurers
Phyllis H. Forest
Mary R. Nieml
Steven A. Thibodeau
Jean E. Thompson
Nancy E. Wilcox

Loan Officers
Richard E. Doremus, Jr.
Ulrika Miller
C. Michael Sanderson

TRUSTEES

Gordon E. Brenner
Thomas Henley
* William P. Hoyt
* Hamilton R. Krans
Anthony J. Kulesza
* William J. McCloskey
Malcolm W. Rowell
Harry V. Spanos
* Stanley B. Terhune

* Investment Committee Members
** Chief Executive Officer

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
CALL BOX 829 - 35 MAIN STREET
PETERBOROUGH, NH 03458
Tel. 924-7142

(Year of Incorporation - 1847)

BRANCHES

Main Street
Antrim, NH 03440
588-6333

Peterborough Street
Jaffrey, NH 03452
532-4448

Rte. 101A, Granite Town Plaza
Milford, NH 03055
673-9696

Rte. 101, Plaza Shopping Ctr.
Peterborough, NH 03458
924-7142

Route 202 North
Peterborough, NH 03458
924-7142

OFFICERS

Chairman of the Board
Kenneth A. Brighton

President
** Kenneth B. Chandler

Sr. V.P./Treasurer/Sec.
Mary N. Emery

Vice Presidents
Gerald A. DeGrandpre
D. Paul Lamont

Ass't. Vice Presidents
R. Gregg Alexander
Robert L. Edwards
Stanley M. Rosinski

Ass't. Treasurer
Jane M. Handy

Operations Officer
Geraldine J. Blackler

Senior Loan Officers
William R. Potter
Regina L. Whiting

Branch Mgrs./Loan Off.
Susan J. Ahonen
Donna G. McLennon
Rose M. Wilson

Ass't. Secretary
Marla S. Ashton

TRUSTEES

* Richard E. Amidon
* Kenneth A. Brighton
* Kenneth B. Chandler
William L. Coleman
Mary N. Emery
Robert H. Grip
Gordon Hale
David J. Houston
David D. Hurlin
John J. McKenna
Richard W. Pierce
* Donald Sutherland
Robert D. Weathers
* Arthur E. Wheeler

* Investment Committee Members
** Chief Executive Officer

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
20 HIGHLAND STREET
PLYMOUTH, NH 03264
Tel. 536-1272

(Year of Incorporation - 1889)

BRANCHES

Route 49
Campton, NH 03223
726-3734

Main Street
Lincoln, NH 03251
745-2211

Main Street
No. Woodstock, NH 03262
745-2226

OFFICERS

President/CEO
** Kenneth R. Bartlett

Vice President
Ralph H. Marston

Ass't. Vice Presidents
Allen E. Grass
Gordon H. Kendall

Treasurer
Ronald I. Sibley

Ass't. Treasurers
Phyllis B. Holbrook
Nancy L. Shoff

Loan Officer
Michael J. Long

TRUSTEES

C. James Ayer
* Kenneth R. Bartlett
Richard T. Cowern
* John R. French
David L. Kent
* William H. Noyes
George H. Parker
Watson A. Rand
George T. Ray, Jr.
Henry C. Waldo

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 PLEASANT STREET Tel. 436-5250
PORTSMOUTH, NH 03801

(Year of Incorporation - 1877)

OFFICERS

Chairman of the Board
David A. Tober

President/Secretary
** Sanford C. Sherman

Vice President/Senior Loan Officer
Jay S. Gibson

Treasurer
Judith E. Hunt

Ass't. Treasurer/Ass't. Secretary
Bea Ann Kendall

Ass't. Loan Officers
Denise Berry
Richard Wallis

TRUSTEES

* Kevin O. Adams
* Cynthia F. Blood
* Arthur F. Brady, Jr.
* Charles J. Griffin
* Carl Morin
* Sanford C. Sherman
* Eugene P. Soles
* David A. Tober

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PORTSMOUTH SAVINGS BANK
333 STATE STREET Tel. 436-6630
PORTSMOUTH, NH 03801

(Year of Incorporation - 1823)

BRANCHES

Corner Route 101 & Ocean Road
Greenland, NH 03840
431-3000

Corner Lafayette & Fern Roads
North Hampton, NH 03862
964-5567

OFFICERS

Chairman of the Board
Maurice J. Murphy, Jr.

President/Vice Chairman of the Board
** Robert W. Simpson

Senior Vice President
Rodney D. Pridham

Vice President/Treasurer
Mark E. Simpson

Vice Presidents
Lester A. Avery
Harry P. Jarvis
William H. Little III

Ass't. Vice Presidents
Dennis P. Townes
Mark E. Whitney

Ass't. Treasurer
Eleanor Grattan

TRUSTEES

* Lester A. Avery
* Timothy J. Connors
* William R. Downey
* Milton F. Grant
* Harry P. Jarvis
* Maurice J. Murphy, Jr.
* Robert W. Simpson

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

BANKEAST SAVINGS BANK AND TRUST
22 SOUTH MAIN STREET Tel. 332-4242
ROCHESTER, NH 03867

(Year of Incorporation - 1887)

BRANCHES

293 Lafayette Road
Hampton, NH 03842
926-1040

Route 128
Pelham, NH 03076
635-3568

34 Lafayette Road
Portsmouth, NH 03801
431-6066

134 Pleasant Street
Portsmouth, NH 03801
436-1006

Route 16, Lilac Mall
Rochester, NH 03867
332-4242

No. Main Street, Rochester Mall
Rochester, NH 03867
332-4242

45 South Broadway
Salem, NH 03079
893-9515

Route 109
Sanbornville, NH 03872
522-8258

OFFICERS

Chairman of the Board
** Peter Hamblett

President
Phillip D. Drapeau

Regional Presidents
Steven H. Massicotte
Raymond P. Smith

Vice Presidents
J. Barry Baughman
David M. Campbell
Fred L. Colbroth
Glenn M. Lepene
Melvin R. Low
H. Paul Ouellette
Phyllis M. Perkins

Ass't. Vice Presidents
Kathleen R. Hayes
Irene T. Keene
Linda Michalczyk
Stephen A. Wood

Treasurer
Colette M. Viola

Ass't. Treasurers
Coral R. Wilson

Operations Manager
Marilyn M. Levesque

Loan Officers
David F. Ella
G. Diane Rabideau

Commercial Loan Officer
Lawrence R. Guay

Mortgage Officer
Daniel J. Hussey

Senior Loan Counselor
Jean T. Ducharme

Administrative Officers
Pamela J. Arnold
George R. O'Brien

Money Management Officer
Bessie R. Taylor

Programmer Analyst
Harold Carberry

Branch Managers
James R. Fecteau
Diane R. Richard

Loan Operations Officer
Denise Lapointe

TRUSTEES

* Maurice M. Brock
* Richard F. Cooper
* W. Bradley Corson
* Janet Davis
* W. N. DeWitt
* Phillip D. Drapeau
* Peter Hamblett
* Richard P. McCoy
* Sewell T. Wilson, Jr.

* Investment Committee Members
** Chief Executive Officer

SEABROOK

THE U.S. SAVINGS BANK OF AMERICA
P.O. BOX 750 - 399 LAFAYETTE ROAD
SEABROOK, NH 03874
Tel. 474-5622

(Year of Incorporation - 1984)

OFFICERS

Chairman of the Board/Pres.
** Frederick W. Lowell

Vice President/Secretary
Scott Tilley

Vice President
Robert H. Durant

TRUSTEES

* Jeffrey K. Brelseth
George B. Castleton
* Joseph Fanaras
* Thomas T. Hodge
* Frederick W. Lowell
Ralph P. Lowell
Charles B. Mutrie
Scott Tilley
James N. Walsh

* Investment Committee Members
** Chief Executive Officer

TILTON

IONA SAVINGS BANK
205 MAIN STREET
TILTON, NH 03276
Tel. 286-4344

(Year of Incorporation - 1870)

OFFICERS

Chairman of the Board
George J. Falardeau

President/Treasurer
** Harold E. Gerlind

Assistant Vice President
Robert P. McGirr

Assistant Treasurer
Shirley A. Curdie

TRUSTEES

* Harold E. Berlind
Albert E. Carlisle
* George J. Falardeau
* James B. Horman
* Roy L. Jordan
* Robert W. Marshall
Herbert B. Moore

* Investment Committee Members
** Chief Executive Officer

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET Tel. 756-4771
WALPOLE, NH 03608

(Year of Incorporation - 1875)

BRANCH

River Street
North Walpole, NH 03609
445-5525

OFFICERS

Chairman of the Board
John A. Hubbard

President
** Donald J. Tisdale

Vice President/Treasurer
Carl L. Zimmerman

Vice Presidents
David M. Adams
John P. Howard
Edward T. McKenna

Ass't. Vice President
Alice K. Howe

Assistant Treasurer
Barbara J. Enman

Loan Officer
Lorraine B. Yates

TRUSTEES

* Raymond J. Aumand
William J. Baldasaro
I. Tucker Burr
* William S. Fletcher
Jerome S. Galloway
Joseph J. Green
* John A. Hubbard
Gregory J. Macri, Jr.
Edward R. Potter
Donald J. Tisdale

* Investment Committee Members
** Chief Executive Officer

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET Tel. 747-2735
WOODSVILLE, NH 03785

(Year of Incorporation - 1889)

BRANCHES

Route 135, Main Street
Monroe, NH 03771
638-4171

River Road
Piermont, NH 03779
272-4811

Junction Rtes. 25 & 25C
Warren, NH 03279
764-5785

OFFICERS

Chairman of the Board
C. Lincoln Butson

President
** Harold J. Graham

Vice President
Lawrence P. Corey

Treasurer
Robert F. Miller

Assistant Treasurers
Anthony L. Brainerd
Doris D. Savage

Consumer Loan Officer
James E. Graham

TRUSTEES

* Chester R. Allen
* C. Lincoln Butson
Francis X. Collins
H. Russell Gould
* Harold J. Graham
* Richard G. McDanolds
James J. Page
Archie H. Steenburgh
J. Harvey Walker
* Walter O. Young

* Investment Committee Members
** Chief Executive Officer

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER	
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 2,121,090	$ 4,489,628	$ 1,313,986	$ 20,303,752	$ 3,203,530	1
2 U.S. Government obligations	9,393,180	23,712,251	35,138,094	41,003,340	9,629,366	2
3 U.S. Government agencies	3,510,860	8,659,496	1,918,463	1,550,081	500,028	3
4 State, county, municipal obligations	.....	13,650	.....	5,001,875	.....	4
5 Other bonds, notes and debentures	12,114,102	7,271,199	1,003,481	7,870,549	2,615,709	5
6 Corporate stocks	1,498,333	731,107	2,271,670	10,537,525	605,892	6
7 Total securities	26,516,475	40,387,703	40,331,708	65,963,370	13,350,995	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	26,516,475	40,387,703	40,331,709	65,963,370	13,350,995	9
10 Federal funds sold & loans & securities purchased under agreement to resell	1,900,000	5,550,270	2,500,000	300,000	4,506,571	10
11 Real estate loans	53,515,824	61,615,564	43,820,262	238,759,347	24,739,851	11
12 Other loans	12,203,115	29,025,625	5,927,211	135,914,224	13,470,546	12
13 Total loans	65,718,939	90,641,189	49,747,473	374,673,571	38,210,397	13
14 LESS: Allowance for possible loan losses	159,797	406,425	408,482	1,895,626	.....	14
15 Net loans	65,559,142	90,234,764	49,338,991	372,777,945	38,210,397	15
16 Bank premises and other assets representing bank premises (net)	1,008,202	1,889,495	416,774	4,566,157	666,922	16
17 Leasehold improvements (net)	.....	.....	.....	.....	515,344	17
18 Furniture, fixtures and equipment (net)	347,090	478,838	80,779	1,569,845	270,045	18
19 Total fixed assets	1,355,292	2,368,333	497,553	6,136,002	1,452,311	19
20 Other real estate owned (net)	512,925	48,250	22,787	120,895	167,908	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	192,128	.....	21
22 Other assets	1,609,795	2,563,415	1,546,161	8,615,167	964,000	22
23 Total Assets	$99,574,719	$145,642,363	$95,551,187	$474,409,259	$61,855,712	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$88,931,983	$134,114,315	$85,457,825	$358,020,496	$54,154,641	24
25 Other deposits	665,163	945,447	.....	12,039,193	732,637	25
26 Total deposits	89,597,146	135,059,762	85,457,825	370,059,689	54,887,278	26
27 Securities and loans sold under agreements to repurchase	.....	.....	.....	.....	2,018,255	27
28 Other borrowings	3,000,000	671,744	.....	55,259,000	1,000,000	28
29 Other liabilities	407,249	1,735,397	1,008,316	6,410,236	868,139	29
30 Total liabilities	93,004,395	137,466,903	86,466,141	431,728,925	58,773,672	30
31 Minority interest in consolidated subsidiaries	.....	.....	.....	226,044	.....	31
32 Capital notes and debentures	.....	.....	.....	.....	.....	32
33 Capital stock	.....	.....	.....	18,209,546	.....	33
34 Guaranty fund	3,757,000	6,850,000	3,504,000	18,600,000	2,325,000	34
35 Undivided profits	2,813,324	1,325,460	652,468	2,198,006	605,932	35
36 Reserve for bad debts	.....	.....	400,000	3,446,738	119,039	36
37 Reserve for contingencies and other capital reserves	.....	.....	4,528,578	.....	32,069	37
38 Total capital funds	6,570,324	8,175,460	9,085,046	42,454,290	3,082,040	38
39 Total Liabilities and Capital Funds	$99,574,719	$145,642,363	$95,551,187	$474,409,259	$61,855,712	39
GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$2,000,000	$1,500,000	$3,000,000	$650,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$782,255	$1,269,593	$624,319	$4,165,385	$625,390	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$7,719,734	$11,377,818	$7,566,243	$27,919,479	$4,288,600	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	....	....	....	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	3.50	3.75	....	5.25	3.50	47
48 Clubs	5.50	5.50	5.50	2.75	5.25 - 6.50	48
49 Certificates of deposit	9.00 - 11.75	9.50 - 11.60	7.75 - 11.75	10.47 - 11.84	9.50 - 11.30	49
50 Money market accounts	8.50 - 10.00	8.25 - 10.90	8.75 - 9.75	8.50 - 10.47	9.50 - 11.00	50

CONSOLIDATED REPORT OF CONDITION	DOVER	FRANKLIN	GREENVILLE	KEENE	KEENE	
	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	KEENE SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 6,168,166	$ 2,306,735	$ 1,429,027	$ 8,474,478	$ 695,226	1
2 U.S. Government obligations	27,249,320	3,846,931	4,747,335	10,294,270	2,411,135	2
3 U.S. Government agencies	7,394,953	3,500,220	243,779	8,076,412	2,270,695	3
4 State, county, municipal obligations	.....	.....	.....	1,589,240	.....	4
5 Other bonds, notes and debentures	10,649,590	4,832,570	336,685	12,128,720	10,615,987	5
6 Corporate stocks	3,894,256	2,113,858	230,292	8,748,622	841,177	
7 Total securities	49,188,119	14,293,579	5,558,091	40,837,264	16,138,994	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	49,188,119	14,293,579	5,558,091	40,837,264	16,138,994	9
10 Federal funds sold & loans & securities purchased under agreement to resell	14,052,610	3,550,000	.....	9,232,301	1,373,763	10
11 Real estate loans	115,182,840	50,908,068	13,887,310	138,066,308	53,676,379	11
12 Other loans	25,927,823	8,398,086	1,392,725	21,868,801	5,141,786	12
13 Total loans	141,110,663	59,306,154	15,280,035	159,935,109	58,818,165	13
14 LESS: Allowance for possible loan losses	437,463	159,323	.....	.....	.....	14
15 Net loans	140,673,200	59,146,831	15,280,035	159,935,109	58,818,165	15
16 Bank premises and other assets representing bank premises (net)	4,152,145	1,276,218	428,177	1,585,738	1,622,589	16
17 Leasehold improvements (net)	.....	.....	.....	.....	.....	17
18 Furniture, fixtures & equipment (net)	785,496	193,448	137,567	536,332	392,989	18
19 Total fixed assets	4,937,641	1,469,666	565,744	2,122,070	2,015,578	19
20 Other real estate owned (net)	.....	7,254	.....	146,515	.....	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	147,160	.....	21
22 Other assets	3,437,156	979,925	265,113	3,171,283	1,371,266	22
23 Total Assets	$218,456,892	$81,753,990	$23,098,010	$224,066,180	$80,412,992	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$197,315,866	$74,424,325	$21,599,724	$203,952,846	$74,402,526	24
25 Other deposits	147,922	214,589	9,674	2,877,934	244,746	25
26 Total deposits	197,463,788	74,638,914	21,609,398	206,830,780	74,647,272	26
27 Securities and loans sold under agreements to repurchase	.....	.....	.....	.....	.....	27
28 Other borrowings	25,000	.....	.....	3,076,613	791,011	28
29 Other liabilities	1,994,697	613,878	175,779	1,098,003	351,474	29
30 Total liabilities	199,483,485	75,252,792	21,785,177	211,005,396	75,789,757	30
31 Minority interest in consolidated subsidiaries	.....	.....	.....	.....	.....	31
32 Capital notes and debentures	.....	.....	.....	.....	.....	32
33 Capital stock	.....	.....	.....	.....	.....	33
34 Guaranty fund	10,517,000	2,818,182	995,000	10,500,000	3,135,000	34
35 Undivided profits	8,206,407	3,683,016	294,416	1,976,356	1,488,235	35
36 Reserve for bad debts	.....	.....	23,417	559,428	.....	36
37 Reserve for contingencies and other capital reserves	250,000	.....	.....	25,000	.....	37
38 Total capital funds	18,973,407	6,501,198	1,312,833	13,060,784	4,623,235	38
39 Total Liabilities and Capital Funds	$218,456,892	$81,753,990	$23,098,010	$224,066,180	$80,412,992	39
GENERAL INFORMATION						
40 Surety coverage	$1,500,000	$1,000,000	$500,000	$3,000,000	$1,000,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$1,660,224	$648,780	$245,397	$1,636,875	$521,223	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$16,421,549	$6,388,487	$1,775,589	$17,616,066	$6,214,550	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	....	6.00	....	6.00	6.00	45
46 N.O.W.	5.25	5.25	5.25	5.50	5.25	46
47 Escrow funds	4.00	3.50	3.75	4.00	3.50	47
48 Clubs	5.50	Final payment	4.00	....	5.00	48
49 Certificates of deposit	6.50 - 8.00	8.00 - 15.00	8.50 - 10.25	9.75 - 11.50	7.00 - 12.25	49
50 Money market accounts	8.75 - 16.50	8.25 - 11.05	8.75 - 9.25	9.00 - 10.92	9.30 - 11.25	50

CONSOLIDATED REPORT OF CONDITION	LACONIA	LANCASTER	LEBANON	LITTLETON	MANCHESTER	
	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK	AMOSKEAG SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 8,085,400	$ 2,855,406	$ 2,388,607	$ 8,255,266	$ 14,844,145	1
2 U.S. Government obligations	12,584,957	1,650,198	3,834,742	8,045,211	33,986,367	2
3 U.S. Government agencies	1,206,615	3,819,634	2,806,943	13,866,213	540,761	3
4 State, county, municipal obligations	254,905	119,320	375,000	.....	3,306,713	4
5 Other bonds, notes and debentures	12,808,364	4,696,526	281,445	1,859,750	38,739,918	5
6 Corporate stocks	6,657,101	1,953,765	2,671,908	1,951,739	21,341,371	6
7 Total securities	33,511,942	12,239,443	9,970,038	25,722,913	97,915,130	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	33,511,942	12,239,443	9,970,038	25,722,913	97,915,130	9
10 Federal funds sold & loans & securities purchased under agreement to resell	8,900,000	1,050,000	5,407,972	9,000,000	5,580,000	10
11 Real estate loans	80,679,507	12,470,872	59,872,725	192,248,856	377,686,834	11
12 Other loans	12,561,173	4,108,903	19,904,231	49,514,681	125,291,495	12
13 Total loans	93,240,680	16,579,775	79,776,956	241,763,537	502,978,329	13
14 LESS: Allowance for possible loan losses	500,919	154,451	133,839	964,764	1,428,709	14
15 Net loans	92,739,761	16,425,324	79,643,117	240,798,773	501,549,620	15
16 Bank premises and other assets representing bank premises (net)	1,163,723	92,973	1,377,035	3,410,044	15,602,264	16
17 Leasehold improvements (net)	.....	.....	6,373	122,145	94,561	17
18 Furniture, fixtures & equipment (net)	329,230	93,555	132,746	729,676	1,460,500	18
19 Total fixed assets	1,492,953	186,528	1,516,154	4,261,865	17,157,325	19
20 Other real estate owned (net)	45,945	.....	20,314	432,174	.....	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	7,841	21
22 Other assets	2,090,345	432,602	1,504,199	7,577,252	11,291,683	22
23 Total Assets	$146,866,346	$33,189,303	$100,450,401	$296,048,243	$648,345,744	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$126,940,929	$29,485,618	$89,726,335	$238,462,782	$519,217,608	24
25 Other deposits	1,287,904	383,899	335,701	3,950,140	12,621,150	25
26 Total deposits	128,228,833	29,869,517	90,062,036	242,412,922	531,838,758	26
27 Securities and loans sold under agreements to repurchase	.....	.....	287,541	7,769,750	1,584,238	27
28 Other borrowings	64,934	.....	.....	13,720,356	21,265,000	28
29 Other liabilities	1,473,006	64,866	1,242,237	2,378,802	9,211,468	29
30 Total liabilities	129,766,773	29,934,383	91,591,814	266,281,830	563,899,464	30
31 Minority interest in consolidated subsidiaries	.....	.....	.....	.....	.....	31
32 Capital notes and debentures	.....	.....	.....	.....	.....	32
33 Capital stock	.....	440,000	.....	100,000	29,112,200	33
34 Guaranty fund	6,500,000	1,200,000	4,500,000	10,852,223	21,400,000	34
35 Undivided profits	9,949,573	1,614,920	4,358,587	18,814,190	33,934,080	35
36 Reserve for bad debts	.....	.....	.....	.....	.....	36
37 Reserve for contingencies and other capital reserves	650,000	.....	.....	.....	.....	37
38 Total capital funds	17,099,573	3,254,920	8,858,587	29,766,413	84,446,280	38
39 Total Liabilities and Capital Funds	$146,866,346	$33,189,303	$100,450,401	$296,048,243	$648,345,744	39
GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$460,000	$1,000,000	$2,000,000	$7,000,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$798,092	$267,362	$778,665	$1,757,444	$4,085,219	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$11,953,472	$2,453,549	$7,230,226	$21,008,846	$44,076,512	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	....	....	6.00	6.00	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	3.50	....	5.00	3.50	4.00	47
48 Clubs	5.50	5.50	5.50	5.50	....	48
49 Certificates of deposit	9.00 - 12.00	9.00 - 11.00	9.25 - 11.50	6.50 - 12.19	8.00 - 12.25	49
50 Money market accounts	8.25 - 9.25	8.50 - 9.00	8.50 - 11.00	8.87 - 10.75	8.25 - 9.25	50

CONSOLIDATED REPORT OF CONDITION	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH	PLYMOUTH	
	MERCHANTS SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK	PLYMOUTH GUARANTY SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 15,152,458	$ 3,222,217	$ 2,870,994	$ 6,261,019	$ 3,222,148	1
2 U.S. Government obligations	7,489,808	8,061,976	5,091,542	32,552,744	1,442,599	2
3 U.S. Government agencies	22,114,689	1,097,207	1,801,862	1,501,531	9,100,000	3
4 State, county, municipal obligations	1,368,415	300,000	.....	1,704,691	594,678	4
5 Other bonds, notes and debentures	15,153,208	6,113,062	5,488,902	5,167,696	3,744,834	5
6 Corporate stocks	2,125,615	2,474,160	46,623	3,951,478	12,689,238	6
7 Total securities	48,251,735	18,046,405	12,428,929	44,878,140	27,571,349	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	48,251,735	18,046,405	12,428,929	44,878,140	27,571,349	9
10 Federal funds sold & loans & securities purchased under agreement to resell	3,750,000	2,000,000	.....	3,500,000	3,200,000	10
11 Real estate loans	324,759,519	64,166,861	48,793,653	91,979,925	55,453,238	11
12 Other loans	95,726,288	11,895,109	10,848,644	15,124,723	7,090,858	12
13 Total loans	420,485,807	76,061,970	59,642,297	107,104,648	62,544,096	13
14 LESS: Allowance for possible loan losses	819,102	147,410	140,849	391,082	483,987	14
15 Net loans	419,666,705	75,914,560	59,501,448	106,713,566	62,060,109	15
16 Bank premises and other assets representing bank premises (net)	3,283,855	1,322,563	1,624,721	1,968,342	2,174,957	16
17 Leasehold improvements (net)	1,442,795	.....	.....	226,776	.....	17
18 Furniture, fixtures & equipment (net)	3,178,738	385,054	328,355	775,607	330,954	18
19 Total fixed assets	7,905,388	1,707,617	1,953,076	2,970,725	2,505,911	19
20 Other real estate owned (net)	4,116,516	95,467	1,336,607	262,238	127,190	20
21 Investment in unconsolidated subsidiaries and other affiliates	(12,493)	.....	.....	.....	.....	21
22 Other assets	18,163,736	1,738,110	1,457,807	2,435,264	1,312,383	22
23 Total Assets	$516,994,045	$102,724,376	$79,548,861	$167,020,952	$99,999,090	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$355,640,118	$ 95,086,521	$70,480,119	$150,168,201	$88,840,793	24
25 Other deposits	1,438,039	38,233	518,690	2,224,694	1,318,175	25
26 Total deposits	357,078,157	95,124,754	70,998,809	152,392,895	90,158,968	26
27 Securities and loans sold under agreements to repurchase	3,011,865	.....	.....	.....	.....	27
28 Other borrowings	99,797,553	.....	1,300,000	1,000,000	.....	28
29 Other liabilities	12,319,561	538,159	322,534	1,885,263	866,988	29
30 Total liabilities	472,207,136	95,662,913	72,621,343	155,278,158	91,025,956	30
31 Minority interest in consolidated subsidiaries	.....	.....	.....	.....	.....	31
32 Capital notes and debentures	.....	.....	.....	.....	.....	32
33 Capital stock	19,329,741	.....	.....	.....	400,000	33
34 Guaranty fund	14,482,366	4,600,000	.....	5,600,000	4,100,000	34
35 Undivided profits	10,565,004	2,461,463	3,637,348	6,142,794	4,473,134	35
36 Reserve for bad debts	409,798	.....	3,290,170	.....	.....	36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	.....	37
38 Total capital funds	44,786,909	7,061,463	6,927,518	11,742,794	8,973,134	38
39 Total Liabilities and Capital Funds	$516,994,045	$102,724,376	$79,548,861	$167,020,952	$99,999,090	39
GENERAL INFORMATION						
40 Surety coverage	$2,250,000	$1,000,000	$2,000,000	$1,000,000	$5,000,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$5,624,296	$804,541	$649,333	$1,254,241	$706,545	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$30,532,135	$8,133,817	$6,319,685	$13,720,282	$7,935,983	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	....	6.00	....	....	45
46 N.O.W.	5.25	6.25	5.25	5.25 - 6.50	5.25	46
47 Escrow funds	3.50	5.25	3.50	5.50	....	47
48 Clubs	5.50	5.00	5.50	1% Equiv.	5.50	48
49 Certificates of deposit	6.50 - 16.00	8.25 - 11.05	8.25 - 10.25	9.00 - 11.25	6.50 - 14.80	49
50 Money market accounts	8.00 - 11.50	8.726 - 10.07	8.25 - 8.50	8.75 - 9.00	9.00 - 11.00	50

CONSOLIDATED REPORT OF CONDITION	PORTSMOUTH	PORTSMOUTH	ROCHESTER	SEABROOK	TILTON	
	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST	THE U.S. SAVINGS BANK OF AMERICA	IONA SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 2,081,187	$ 14,556,594	$ 11,310,735	$1,933,869	$ 1,437,938	1
2 U.S. Government obligations	13,867,312	42,842,496	5,694,199	91,940	949,043	2
3 U.S. Government agencies	250,000	201,857	5,795,238	.....	1,312,144	3
4 State, county, municipal obligations	1,740	1,537,155	21,302,946	.....	.....	4
5 Other bonds, notes and debentures	4,949,587	19,701,855	656,416	.....	1,351,872	5
6 Corporate stocks	1,055,597	9,652,594	13,361,875	.....	69,824	6
7 Total securities	20,124,236	73,935,957	46,810,674	91,940	3,682,883	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	20,124,236	73,935,957	46,810,674	91,940	3,682,883	9
10 Federal funds sold & loans & securities purchased under agreement to resell	3,700,000	32,339,294	5,250,000	2,350,000	1,025,000	10
11 Real estate loans	33,977,387	83,043,923	147,214,395	322,465	8,292,781	11
12 Other loans	6,287,403	10,692,321	61,687,546	144,372	1,607,887	12
13 Total loans	40,264,790	93,736,244	208,901,941	466,837	9,900,668	13
14 LESS: Allowance for possible loan losses	78,746	.....	1,560,178	.....	.....	14
15 Net loans	40,186,044	93,736,244	207,341,763	466,837	9,900,668	15
16 Bank premises and other assets representing bank premises (net)	587,677	1,628,703	2,586,031	79,312	452,622	16
17 Leasehold improvements (net)	.....	.....	333,614	74,801	.....	17
18 Furniture, fixtures & equipment (net)	106,538	268,746	956,650	97,906	66,414	18
19 Total fixed assets	694,215	1,897,449	3,876,295	252,019	519,036	19
20 Other real estate owned (net)	.....	18,754	702,026	.....	.....	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other assets	854,846	3,460,404	3,497,813	189,203	204,829	22
23 Total Assets	$67,340,528	$219,944,696	$278,789,306	$5,283,868	$16,770,354	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$62,614,084	$201,987,923	$232,767,937	$3,821,527	$15,280,961	24
25 Other deposits	52,060	186,371	18,631,500	73,488	4,768	25
26 Total deposits	62,666,144	202,174,294	251,399,437	3,895,015	15,285,729	26
27 Securities and loans sold under agreements to repurchase	.....	.....	1,855,609	.....	.....	27
28 Other borrowings	.....	.....	4,765,000	.....	.....	28
29 Other liabilities	642,119	213,118	1,321,983	.....	45,771	29
30 Total liabilities	63,308,263	202,387,412	259,342,029	3,895,015	15,331,500	30
31 Minority interest in consolidated subsidiaries	.....	.....	.....	.....	.....	31
32 Capital notes and debentures	.....	.....	.....	.....	278,367	32
33 Capital stock	.....	.....	600,000	397,965	.....	33
34 Guaranty fund	2,450,000	7,350,000	10,060,087	397,965	580,000	34
35 Undivided profits	1,882,265	9,361,941	8,787,190	592,923	580,487	35
36 Reserve for bad debts	.....	836,343	.....	.....	.....	36
37 Reserve for contingencies and other capital reserves	.....	9,000	.....	.....	.....	37
38 Total capital funds	4,332,265	17,557,284	19,447,277	1,388,853	1,438,854	38
39 Total Liabilities and Capital Funds	$67,640,528	$219,944,696	$278,789,306	$5,283,868	$16,770,354	39
GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$2,000,000	$10,000,000	$200,000	$500,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$314,304	$1,127,913	$2,764,882	$126,891	$140,865	41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
42 Amount of interest paid to depositors	$5,435,902	$18,662,693	$20,217,048	$152,828	$1,236,277	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	6.00	5.75	....	6.00	45
46 N.O.W.	5.25	5.25	5.25 - 7.00	5.25	....	46
47 Escrow funds	5.25	3.50	3.50 - 5.50	....	3.50	47
48 Clubs	5.25	Final Payment	Final Payment&5.25	5.50	4.08	48
49 Certificates of deposit	9.00 - 11.20	9.25 - 10.00	6.75 - 10.91	8.50 - 12.00	7.50 - 11.75	49
50 Money market accounts	8.75 - 10.50	8.65 - 9.25	7.75 - 9.25	8.75 - 10.00	9.00 - 10.00	50

CONSOLIDATED REPORT OF CONDITION	WALPOLE SAVINGS BANK OF WALPOLE	WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK			
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 3,957,878	$ 1,768,434			1
2 U.S. Government obligations	6,159,496	4,458,030			2
3 U.S. Government agencies	649,737	1,250,565			3
4 State, county, municipal obligations	.....	300,000			4
5 Other bonds, notes and debentures	5,478,049	862,744			5
6 Corporate stocks	1,194,979	1,041,513			6
7 Total securities	13,482,261	7,912,852			7
8 LESS: Premium and valuation reserves	.....	.....			8
9 Total securities net of premium and valuation reserves	13,482,261	7,912,852			9
10 Federal funds sold & loans & securities purchased under agreement to resell	3,050,000	1,332,740			10
11 Real estate loans	36,741,616	20,027,882			11
12 Other loans	6,951,881	7,146,793			12
13 Total loans	43,693,497	27,174,675			13
14 LESS: Allowance for possible loan losses	214,907	83,804			14
15 Net loans	43,478,590	27,090,871			15
16 Bank premises and other assets representing bank premises (net)	401,616	472,533			16
17 Leasehold improvements (net)	75,449	.....			17
18 Furniture, fixtures & equipment (net)	186,871	203,433			18
19 Total fixed assets	663,936	675,966			19
20 Other real estate owned (net)	40,169	21,972			20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....			21
22 Other assets	683,094	474,333			22
23 Total Assets	$65,355,928	$39,277,168			23

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$60,466,199	$36,447,576			24
25 Other deposits	323,841	10,539			25
26 Total deposits	60,790,040	36,458,115			26
27 Securities and loans sold under agreements to repurchase	.....	.....			27
28 Other borrowings	.....	.....			28
29 Other liabilities	85,743	385,113			29
30 Total liabilities	60,875,783	36,843,228			30
31 Minority interest in consolidated subsidiaries	.....	.....			31
32 Capital notes and debentures	.....	.....			32
33 Capital stock	.....	169,300			33
34 Guaranty fund	2,850,000	1,315,000			34
35 Undivided profits	1,630,145	949,640			35
36 Reserve for bad debts	.....	.....			36
37 Reserve for contingencies and other capital reserves	.....	.....			37
38 Total capital funds	4,480,145	2,433,940			38
39 Total Liabilities and Capital Funds	$65,355,928	$39,277,168			39
GENERAL INFORMATION					
40 Surety coverage	$1,000,000	$1,000,000			40
41 Total compensation paid to officers and employees (including trustees' fees)	$434,083	$343,098			41
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984					
42 Amount of interest paid to depositors	$5,040,888	$2,852,200			42
43 Rate of dividends paid during period:					43
44 Regular savings	5.50	5.50			44
45 Special notice	....	6.00			45
46 N.O.W.	5.25	5.25			46
47 Escrow funds	3.50	3.50			47
48 Clubs	Final payment	5.00			48
49 Certificates of deposit	8.25 - 11.75	6.50 - 15.55			49
50 Money market accounts	3.50 - 10.50	9.00 - 10.25			50

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER	
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$ 7,171,060	$ 8,786,684	$5,370,583	$43,002,019	$4,383,397	1
2 Interest and dividends on securities	2,688,353	5,510,152	3,947,056	6,030,467	1,346,794	2
3 Commissions, collections, exchange and service charges	188,172	168,578	57,238	754,081	148,339	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	498,013	449,010	203,156	154,875	322,423	4
5 Other operating earnings	203,000	122,269	20,177	589,891	54,755	5
6 Total Operating Earnings	10,748,598	15,036,693	9,798,210	50,531,333	6,255,708	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	782,255	1,269,593	624,319	4,165,385	625,390	7
8 Employee benefits	229,069	295,417	128,651	944,002	131,867	8
9 Net occupancy expense of bank premises	243,029	308,526	126,084	857,718	187,990	9
10 Interest on capital notes and debentures	.....	.....	.....	.....	.....	10
11 Interest on borrowings and related liabilities	339,000	121,291	.....	5,563,916	183,717	11
12 Furniture and equipment expense	132,247	193,420	54,268	1,304,111	133,770	12
13 Provision for possible loan losses (or actual net loan losses)	95,000	156,115	13,650	791,340	38,149	13
14 Other operating expenses	608,803	991,009	541,876	3,891,241	536,007	14
15 Total Operating Expenses	2,429,403	3,335,371	1,488,848	17,517,713	1,836,890	15

16 NET OPERATING EARNINGS BEFORE TAXES	8,319,195	11,701,322	8,309,362	33,013,620	4,418,818	16
17 Applicable income taxes	(121,000)	(167,298)	(188,500)	(1,458,201)	(14,300)	17
18 NET OPERATING EARNINGS AFTER TAXES	8,198,195	11,534,024	8,120,862	31,555,419	4,404,518	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	7,719,734	11,384,639	7,566,243	27,919,479	4,288,600	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	478,461	149,385	554,619	3,635,940	115,918	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	65,378	134,662	85,987	3,161,981	(19,738)	21
22 Other net non-operating (charges)/credits	.....	.....	30,668	(2,121,627)	(13,516)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	65,378	134,662	116,655	1,040,354	(33,254)	23
24 NET INCOME	543,839	284,047	671,274	4,676,294	82,664	24
25 DIVIDENDS PAID ON CAPITAL STOCK	.....	.....	.....	1,200,000	.....	25
26 NET INCOME AFTER DIVIDENDS	543,839	284,047	671,274	3,476,294	82,664	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE FOR PERIOD	543,839	284,047	671,274	3,476,294	82,664	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	6,026,485	7,891,413	8,413,772	38,977,996	2,999,376	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$6,570,324	$ 8,175,460	$9,085,046	$42,454,290	$3,082,040	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DOVER	FRANKLIN	GREENVILLE	KEENE	KEENE	
	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	KEENE SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$14,801,593	$6,767,814	$1,612,612	$17,086,713	$6,251,300	1
2 Interest and dividends on securities	6,442,344	1,677,011	607,233	4,090,191	1,625,408	2
3 Commissions, collections, exchange and service charges	254,271	50,642	68,803	252,867	72,230	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	1,343,747	475,509	47,175	1,311,030	154,292	4
5 Other operating earnings	.....	40,989	959	482,703	161,120	5
6 Total Operating Earnings	22,841,955	9,011,965	2,336,782	23,223,504	8,264,350	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	1,660,224	648,780	245,397	1,636,875	521,223	7
8 Employee benefits	456,300	209,958	56,219	331,932	92,249	8
9 Net occupancy expense of bank premises	335,414	143,672	48,823	248,494	208,113	9
10 Interest on capital notes and debentures	.....	.....	.....	.....	.....	10
11 Interest on borrowings and related liabilities	29,937	.....	.....	424,150	.....	11
12 Furniture and equipment expense	357,688	125,328	22,525	352,923	172,439	12
13 Provision for possible loan losses (or actual net loan losses)	138,004	24,000	5,660	108,877	16,717	13
14 Other operating expenses	1,303,880	600,554	189,500	1,290,388	634,712	14
15 Total Operating Expenses	4,281,447	1,752,292	568,124	4,393,639	1,645,453	15

16 NET OPERATING EARNINGS BEFORE TAXES	18,560,508	7,259,673	1,768,658	18,829,865	6,618,897	16
17 Applicable income taxes	(607,068)	(382,200)	.....	(196,689)	(141,258)	17
18 NET OPERATING EARNINGS AFTER TAXES	17,953,440	6,877,473	1,768,658	18,633,176	6,477,639	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	16,421,549	6,388,487	1,775,589	17,616,066	6,214,550	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	1,531,891	488,986	(6,931)	1,017,110	263,089	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	(573,492)	330,426	23,509	18,088	184,076	21
22 Other net non-operating (charges)/credits	(1,725)	.....	26,443	(19,757)	(5,765)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(575,217)	330,426	49,952	(1,669)	178,311	23
24 NET INCOME	956,674	819,412	43,021	1,015,441	441,400	24
25 DIVIDENDS PAID ON CAPITAL STOCK	.....	.....	.....	.....	.....	25
26 NET INCOME AFTER DIVIDENDS	956,674	819,412	43,021	1,015,441	441,400	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE FOR PERIOD	956,674	819,412	43,021	1,015,441	441,400	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	18,016,733	5,681,786	[illegible],269,812	12,045,343	4,181,835	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$18,973,407	$6,501,198	$1,312,833	$13,060,784	$4,623,235	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	LACONIA	LANCASTER	LEBANON	LITTLETON	MANCHESTER	
	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK	AMOSKEAG SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$10,433,268	$1,722,109	$ 9,242,900	$25,827,960	$49,913,114	1
2 Interest and dividends on securities	4,481,806	1,411,148	952,089	2,813,706	13,960,365	2
3 Commissions, collections, exchange and service charges	125,693	77,082	133,549	190,514	798,348	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	633,376	234,119	448,843	312,273	1,154,681	4
5 Other operating earnings	266,460	1,986	73,378	1,670,260	278,218	5
6 Total Operating Earnings	15,940,603	3,446,444	10,850,759	30,814,713	66,104,726	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	798,092	267,362	778,665	1,757,444	4,085,219	7
8 Employee benefits	179,177	16,134	203,603	289,970	857,450	8
9 Net occupancy expense of bank premises	155,587	69,377	144,319	435,159	1,570,474	9
10 Interest on capital notes and debentures	.....	.....	.....	.....	.....	10
11 Interest on borrowings and related liabilities	5,304	.....	27,087	872,956	746,041	11
12 Furniture and equipment expense	195,782	25,866	92,921	475,809	813,516	12
13 Provision for possible loan losses (or actual net loan losses)	72,000	35,299	26,000	222,000	567,000	13
14 Other operating expenses	568,120	305,301	554,211	1,818,390	4,638,171	14
15 Total Operating Expenses	1,974,062	719,339	1,826,806	5,871,728	13,277,871	15

16 NET OPERATING EARNINGS BEFORE TAXES	13,966,541	2,727,105	9,023,953	24,942,985	52,826,855	16
17 Applicable income taxes	(658,466)	(10,000)	(581,500)	(1,183,275)	(2,909,600)	17
18 NET OPERATING EARNINGS AFTER TAXES	13,308,075	2,717,105	8,442,453	23,759,710	49,917,255	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	11,953,472	2,453,549	7,203,226	21,008,846	44,076,512	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	1,354,603	263,556	1,239,227	2,750,864	5,840,743	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	113,365	33,147	(138,079)	58,184	649,678	21
22 Other net non-operating (charges)/credits	.....	.....	.....	.....	(111,961)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	113,365	35,147	(138,079)	58,184	537,717	23
24 NET INCOME	1,467,968	298,703	1,101,148	2,809,048	6,378,460	24
25 DIVIDENDS PAID ON CAPITAL STOCK	.....	134,400	.....	382,500	2,900,000	25
26 NET INCOME AFTER DIVIDENDS	1,467,968	164,303	1,101,148	2,426,548	3,478,460	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	10,952,223	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	(153,060)	.....	.....	(9,900,000)	28
29 NET CHANGE FOR PERIOD	1,467,968	11,243	1,101,148	13,378,771	(6,421,540)	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	15,631,605	3,243,677	7,757,439	16,387,642	90,867,820	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$17,099,573	$3,254,920	$8,858,587	$29,766,413	$84,446,280	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH	PLYMOUTH	
	MERCHANTS SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK	PLYMOUTH GUARANTY SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$51,081,383	$ 8,558,202	$6,581,317	$12,152,134	$ 7,224,091	1
2 Interest and dividends on securities	4,938,003	2,019,331	1,452,199	5,281,842	2,917,901	2
3 Commissions, collections, exchange and service charges	2,884,757	63,630	136,160	327,680	127,408	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	398,917	190,175	42,999	111,491	243,484	4
5 Other operating earnings	1,980,994	47,681	393,874	214,187	12,080	5
6 Total Operating Earnings	61,284,054	10,879,019	8,606,549	18,087,334	10,524,964	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	5,624,296	804,541	649,333	1,254,241	706,545	7
8 Employee benefits	935,558	205,402	215,100	228,673	204,521	8
9 Net occupancy expense of bank premises	1,467,542	133,047	205,419	318,339	244,009	9
10 Interest on capital notes and debentures	.....	.....	.....	.....	.....	10
11 Interest on borrowings and related liabilities	9,249,945	8,593	246	56,166	.....	11
12 Furniture and equipment expense	1,998,906	121,912	186,070	138,999	158,475	12
13 Provision for possible loan losses (or actual net loan losses)	362,250	65,000	112,814	220,050	.....	13
14 Other operating expenses	4,163,046	613,456	659,630	1,344,939	685,601	14
15 Total Operating Expenses	23,801,543	1,951,951	2,028,612	3,561,407	1,999,151	15

16 NET OPERATING EARNINGS BEFORE TAXES	37,482,511	8,927,068	6,577,937	14,525,927	8,525,813	16
17 Applicable income taxes	(2,629,218)	(215,000)	(9,139)	(351,584)	136,163	17
18 NET OPERATING EARNINGS AFTER TAXES	34,853,293	8,712,068	6,568,798	14,174,343	8,661,976	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	30,532,135	8,133,817	6,319,685	13,720,282	7,935,983	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	4,321,158	578,251	249,113	454,061	725,993	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	378,042	152,106	475,246	90,332	296,975	21
22 Other net non-operating (charges)/credits	.....	(26,416)	(52,316)	23,623	.....	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	378,042	125,690	422,930	113,955	296,975	23
24 NET INCOME	4,699,200	703,941	672,043	568,016	1,022,968	24
25 DIVIDENDS PAID ON CAPITAL STOCK	1,108,800	.....	.....	.....	322,000	25
26 NET INCOME AFTER DIVIDENDS	3,590,400	703,941	672,043	568,016	700,968	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	28
29 NET CHANGE FOR PERIOD	3,590,400	703,941	672,043	568,016	700,968	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	41,196,509	6,357,522	6,255,475	11,174,778	8,272,166	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$44,786,909	$7,061,463	$6,927,518	$11,742,794	$8,973,134	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PORTSMOUTH PISCATAQUA SAVINGS BANK	PORTSMOUTH PORTSMOUTH SAVINGS BANK	ROCHESTER BANKEAST SAVINGS BANK AND TRUST	SEABROOK THE U.S. SAVINGS BANK OF AMERICA	TILTON IONA SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$4,167,547	$10,780,905	$25,269,820	$ 21,733	$1,068,612	1
2 Interest and dividends on securities	1,980,192	8,140,711	5,147,572	801	429,578	2
3 Commissions, collections, exchange and service charges	35,796	167,467	781,544	4,988	9,187	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	598,087	4,027,306	418,435	260,767	119,328	4
5 Other operating earnings	156,541	556,929	98,038	34,240	102,035	5
6 Total Operating Earnings	6,938,163	23,673,318	31,715,409	322,529	1,728,740	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	314,304	1,127,913	2,764,882	126,891	140,865	7
8 Employee benefits	72,061	180,746	411,578	25,018	29,375	8
9 Net occupancy expense of bank premises	98,281	264,716	574,762	42,496	36,587	9
10 Interest on capital notes and debentures	.....	.....	.....	.....	22,811	10
11 Interest on borrowings and related liabilities	.....	.....	664,493	.....	.....	11
12 Furniture and equipment expense	58,831	161,355	576,184	20,045	23,403	12
13 Provision for possible loan losses (or actual net loan losses)	.....	3,659	240,000	.....	522	13
14 Other operating expenses	364,171	836,949	4,222,856	158,258	98,577	14
15 Total Operating Expenses	907,648	2,575,338	9,454,755	372,708	352,140	15

16 NET OPERATING EARNINGS BEFORE TAXES	6,030,515	21,097,980	22,260,654	(50,179)	1,376,600	16
17 Applicable income taxes	(157,800)	.....	477,304	.....	(4,000)	17
18 NET OPERATING EARNINGS AFTER TAXES	5,872,715	21,097,980	22,737,958	(50,179)	1,372,600	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	5,435,902	18,662,693	20,217,048	152,828	1,236,277	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	436,813	2,435,287	2,520,910	(203,007)	136,323	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	12,067	(556,114)	168,232	.....	9,296	21
22 Other net non-operating (charges)/credits	459	213,263	.....	.....	8,478	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	12,526	(342,851)	168,232	.....	17,774	23
24 NET INCOME	449,339	2,092,436	2,689,142	(203,007)	154,097	24
25 DIVIDENDS PAID ON CAPITAL STOCK	.....	.....	1,625,000	.....	.....	25
26 NET INCOME AFTER DIVIDENDS	449,339	2,092,436	1,064,142	(203,007)	154,097	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	1,591,860	.....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	(14,382)	28
29 NET CHANGE FOR PERIOD	449,339	2,092,436	1,064,142	1,388,853	139,715	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,882,926	15,464,848	18,383,135	.....	1,299,139	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$4,332,265	$17,557,284	$19,447,277	$1,388,853	$1,438,854	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	WALPOLE	WOODSVILLE			
	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK			
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$4,813,811	$2,953,606			1
2 Interest and dividends on securities	1,510,942	969,809			2
3 Commissions, collections, exchange and service charges	64,975	57,492			3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	287,744	106,154			4
5 Other operating earnings	88,842	43,577			5
6 Total Operating Earnings	6,766,314	4,130,638			6
OPERATING EXPENSES:					
7 Salaries, wages and fees	434,083	343,098			7
8 Employee benefits	117,565	79,511			8
9 Net occupancy expense of bank premises	70,455	67,850			9
10 Interest on capital notes and debentures	.....	.....			10
11 Interest on borrowings and related liabilities	.....	.....			11
12 Furniture and equipment expense	131,416	105,705			12
13 Provision for possible loan losses (or actual net loan losses)	42,500	193			13
14 Other operating expenses	407,765	298,627			14
15 Total Operating Expenses	1,203,784	894,984			15

16 NET OPERATING EARNINGS BEFORE TAXES	5,562,530	3,235,654			16
17 Applicable income taxes	(59,336)	(150,393)			17
18 NET OPERATING EARNINGS AFTER TAXES	5,503,194	3,085,261			18
19 INTEREST AND DIVIDENDS ON DEPOSITS	5,040,887	2,852,200			19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	462,307	233,061			20
NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	(148,845)	68,644			21
22 Other net non-operating (charges)/credits	(16,000)	67,433			22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(164,845)	136,077			23
24 NET INCOME	297,462	369,138			24
25 DIVIDENDS PAID ON CAPITAL STOCK	.....	67,690			25
26 NET INCOME AFTER DIVIDENDS	297,462	301,448			26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	12,000			27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....			28
29 NET CHANGE FOR PERIOD	297,462	313,448			29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,182,683	2,120,492			30
31 CAPITAL ACCOUNT AT END OF PERIOD	$4,480,145	$2,433,940			31

REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS

AS TRUSTEE AND EXECUTOR	CONCORD NEW HAMPSHIRE SAVINGS BANK	DOVER SOUTHEAST BANK FOR SAVINGS
ASSETS		
Balances with banks	$ 767,545	$ 157,000
Government, state and municipal bonds	381,963	13,000
Other bonds	72,550	.....
Corporate stocks	1,116,483	857,000
Real estate loans	.....	.....
Other assets	6,700	.....
Total Assets	$2,345,241	$1,027,000
LIABILITIES		
Invested principal of trusts, agencies, estates	$2,328,584	$1,027,000
Uninvested principal of trusts, agencies, estates	(3,387)	.....
Invested income of trusts, agencies, estates	21,611	.....
Uninvested income of trusts, agencies, estates	(1,567)	.....
Other liabilities	.....	.....
Total Liabilities	$2,345,241	$1,027,000

AS AGENT	CONCORD NEW HAMPSHIRE SAVINGS BANK	DOVER SOUTHEAST BANK FOR SAVINGS
ASSETS		
Balances with banks	$4,811,105	$ 566,000
Government, state and municipal bonds	462,362	431,000
Other bonds	227,250	24,000
Corporate stocks	1,100,998	2,710,000
Real estate loans	.....	.....
Other assets	.....	.....
Total Assets	$6,601,715	$3,731,000
LIABILITIES		
Invested principal of trusts, agencies, estates	$6,600,184	$3,731,000
Uninvested principal of trusts, agencies, estates	(3,823)	.....
Invested income of trusts, agencies, estates	10,907	.....
Uninvested income of trusts, agencies, estates	(5,553)	.....
Other liabilities	.....	.....
Total Liabilities	$6,601,715	$3,731,000

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 27
DECEMBER 31, 1984

ASSETS	(In thousands)	% of Total Assets
Cash and due from banks	$ 154,710	3.52
U. S. Government obligations	356,228	8.12
U. S. Government agencies	104,940	2.39
State, county, municipal obligations	37,770	.86
Other bonds, notes and debentures	196,493	4.47
Corporate stocks	113,712	2.59
Total securities	809,143	18.43
LESS: Premium and valuation reserves	.....	...
Total securities net of premium and valuation reserves	809,143	18.43
Federal funds sold and loans & securities purchased under agreement to resell	134,401	3.06
Real estate loans	2,431,904	55.41
Other loans	705,854	16.08
Total loans	3,137,758	71.49
LESS: Allowance for possible loan losses	10,570	.24
Net loans	3,127,188	71.25
Bank premises and other assets representing bank premises (net)	55,841	1.27
Leasehold improvements (net)	2,892	.07
Furniture, fixtures and equipment (net)	14,424	.33
Total fixed assets	73,157	1.67
Other real estate owned (net)	8,246	.19
Investment in unconsolidated subsidiaries and other	335	.01
Other assets	81,891	1.87
Total Assets	$4,389,071	100.00

LIABILITIES AND CAPITAL FUNDS	(In thousands)	% of Total Assets
Time/savings deposits	$3,669,810	83.61
Other deposits	61,276	1.40
Total deposits	3,731,086	85.01
Securities and loans sold under agreements to repurchase	16,527	.38
Other borrowings	205,737	4.68
Other liabilities	47,660	1.09
Total liabilities	4,001,010	91.16
Minority interest in consolidated subsidiaries	226	.01
Capital notes and debentures	278	.01
Capital stock	68,759	1.56
Guaranty fund	161,239	3.67
Undivided profits	142,979	3.26
Reserve for bad debts	9,085	.20
Reserve for contingencies and other capital reserves	5,495	.13
Total capital funds	387,835	8.84
Total Liabilities and Capital Funds	$4,389,071	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

SAVINGS BANKS

	December 31, 1984 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$347,246
Interest and dividends on securities	92,373
Commissions, collection, exchange & service charges	8,002
Income on federal funds sold and loans & securities purchased under agreement to resell	14,547
Other operating earnings	7,695
Total Operating Earnings	469,863
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 2,034)	34,157
Employee benefits	7,127
Net occupancy expense of bank premises	8,606
Interest on capital notes and debentures	23
Interest on borrowings and related liabilities	18,293
Furniture and equipment expense	8,134
Provision for possible loan losses or net actual loan losses	3,357
Other operating expenses	32,326
Total Operating Expenses	112,023

NET OPERATING EARNINGS BEFORE TAXES	357,840
Applicable income taxes	(11,582)
NET OPERATING EARNINGS AFTER TAXES	346,258
INTEREST AND DIVIDENDS ON DEPOSITS	314,230
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	32,028
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	5,075
Other net non-operating (charges)/credits	(1,999)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	3,076
NET INCOME	35,104
DIVIDENDS PAID ON CAPITAL STOCK	7,740
NET INCOME AFTER DIVIDENDS	27,364
OTHER INCREASES IN CAPITAL ACCOUNTS	12,556
OTHER DECREASES IN CAPITAL ACCOUNTS	(10,067)
NET CHANGE FOR PERIOD	29,853
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	357,982
CAPITAL ACCOUNT AT END OF PERIOD	$387,835

AGGREGATE REPORT OF CONDITION OF THE TRUST DEPARTMENTS OF SAVINGS BANKS

NUMBER OF TRUST DEPARTMENTS REPORTING: 2
DECEMBER 31, 1984

AS TRUSTEE AND EXECUTOR	(In thousands)	% of Total Assets
ASSETS		
Balances with banks	$ 924	27.40
Government, state and municipal bonds	395	11.72
Other bonds	73	2.16
Corporate stocks	1,973	58.51
Real estate loans	.....	....
Other assets	7	.21
Total Assets	$3,372	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of trusts, agencies, estates	$3,356	99.53
Uninvested principal of trusts, agencies, estates	(3)	(.09)
Invested income of trusts, agencies, estates	21	.62
Uninvested income of trusts, agencies, estates	(2)	(.06)
Other liabilities	....	....
Total Liabilities	$3,372	100.00

AS AGENT	(In thousands)	% of Total Assets
ASSETS		
Balances with banks	$ 5,377	52.04
Government, state and municipal bonds	894	8.65
Other bonds	251	2.43
Corporate stocks	3,811	36.88
Real estate loans	.....	....
Other assets	.....	....
Total Assets	$10,333	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of trusts, agencies, estates	$10,331	99.98
Uninvested principal of trusts, agencies, estates	(4)	(.04)
Invested income of trusts, agencies, estates	11	.11
Uninvested income of trusts, agencies, estates	(5)	(.05)
Other liabilities	.....	....
Total Liabilities	$10,333	100.00

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

EXETER

FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE
P.O. BOX 310 - ONE CENTER STREET Tel. 772-9324
EXETER, NH 03833

(Year of incorporation - 1892)

BRANCHES

53 Lincoln Street
Exeter, NH 03833
772-9324

Main & Wight Streets
Raymond, NH 03077
772-9324

Ports. Ave. & Winnicut Rd.
Stratham, NH 03885
772-9324

Village Sq. Shop. Center
Route 111
Hampstead, NH 03841
772-9324

354 Central Street
Franklin, NH 03235
934-3125

OFFICERS

Chairman of the Board
Edwin L. Saari

President/Treasurer
** Joseph Wyatt

Vice Presidents
John P. Gunther
Patrick J. Maher

Asst. Vice President
Fred E. Towne, Jr.

Assistant Treasurers
Lucile R. Edwards
Joseph A. Gorski
James K. Griswald
Roger E. Roy

DIRECTORS

* John A. Bell
Dwight W. Brown
Joseph J. Giovdani
Henry J. Mazalewski
Edward B. Miles
* Wesley S. Nickerson
* Edwin L. Saari
Roger P. Sloan
* Joseph Wyatt

* Investment Committee Members
** Chief Executive Officer

HAMPTON

HAMPTON CO-OPERATIVE BANK
P.O. BOX 458 - 40 HIGH STREET Tel. 926-3339
HAMPTON, NH 03842

(Year of incorporation - 1915)

OFFICERS

Chairman of the Board
Dean B. Merrill

Exec. V.P./Secretary/Treasurer
** Norman N. Merrill

Vice Presidents
Joseph R. Bradt
William C. Carter
Thomas G. Ferguson

DIRECTORS

Charles G. Bailey
* Stanwood S. Brown
H. Alfred Casassa
* O. Raymond Garland
* D. Malcolm Hamilton
Dean B. Merrill
Norman N. Merrill
* Donald R. Palmer
* Theodore J. Scott

* Investment Committee Members
** Chief Executive Officer

KEENE

FIRST NORTHERN CO-OPERATIVE BANK
100 MAIN STREET Tel. 352-5730
KEENE, NH 03431

(Year of Incorporation - 1912)

OFFICERS

Chairman of the Board
Robert H. Farrar

President/Secretary
** Whalen B. Dunn

Vice President/Treasurer
Charles G. Palm

Vice President
Gordon S. Aron

Ass't. Vice President
Harvey R. Joslin

DIRECTORS

Alexander E. Breckwoldt

Arthur E. Cohen

John R. Coughlin

* Whalen B. Dunn

Robert H. Farrar

* Richard A. Gustafson

* William F. Lynch

* Robert W. Therrien

James C. Wirths, III

* Investment Committee Members
** Chief Executive Officer

MILFORD

MILFORD CO-OPERATIVE BANK
P.O. BOX 79 - SOUTH STREET Tel. 673-2303
MILFORD, NH 03055

(Year of Incorporation - 1890)

BRANCHES

Route 101A
Amherst, NH 03031
673-0018

Main Street
Brookline, NH 03033
673-9035

Main Street
Mont Vernon, NH 03057
673-0833

OFFICERS

Chairman of the Board
Samuel G. Proctor

President/Treasurer
** Richard D. D'Amato

Vice Presidents
Mary E. Highley
Frank J. Romanelli

Ass't. Vice Presidents
Donald R. Blanchette
Daniel L. Yohe

Customer Service Officer
Charlene A. Dooley

Secretary
Chester M. Hall

DIRECTORS

Kenneth Boynton

* Richard D. D'Amato

* Chester M. Hall

William B. Haughey

William E. Kokko

J. Justin Pastana, Jr.

* Samuel G. Proctor

Alan G. White

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
P.O. BOX 158 - ROUTE 125 Tel. 382-8525
PLAISTOW, NH 03865

(Year of Incorporation - 1916)

OFFICERS

Chairman of the Board
John E. Hansbury

President/Secretary
** Donald E. Wood

Vice President
Lloyd R. Meacham

Treasurer
Shirley E. Francis

Assistant Vice Presidents
Dennis Edmondson
Bernadine FitzGerald

Assistant Treasurers
Judith Dunham
Lorna Walker

DIRECTORS

* Paul J. Auger
* J. Russell Colcord
* John E. Hansbury
F. Carroll Heselton
Leo Prenaveau
Fred B. Smith
* Edward B. Vandewater
Donald E. Wood

* Investment Committee Members
** Chief Executive Officer

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY Tel. 898-2153
SALEM, NH 03079

(Year of Incorporation - 1922)

OFFICERS

Chairman of the Board
Lavington J. Dyson

President
** Kelly P. Dahood

Vice President/Treasurer
Joyce A. Hall

Secretary
Robert W. Thorndike

Assistant Treasurer
Alice Shadallah

DIRECTORS

* Kelly P. Dahood
* Lavington J. Dyson
* Joyce A. Hall
Lloyd G. MacLean
Chester Mylines
Royal A. Roulston
Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	EXETER	HAMPTON	KEENE	MILFORD	PLAISTOW	
	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	FIRST NORTHERN CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 2,154,944	$ 2,000,030	$ 9,214,672	$ 6,499,460	$ 2,831,975	1
2 U.S. Government obligations	11,673,588	8,814,736	8,171,395	6,035,000	199,985	2
3 U.S. Government agencies	11,855,859	3,000,000	934,538	172,612	.....	3
4 State, county, municipal obligations	1,222	.....	21,388	.....	.....	4
5 Other bonds, notes and debentures	161,122	1,923,205	6,211,869	30,000	.....	5
6 Federal Home Loan Bank Stock	804,200	410,000	588,300	360,000	606,600	6
7 Other stocks	680,837	3,735,293	514,643	.....	.....	7
8 Total securities	25,176,828	17,883,234	16,442,133	6,597,612	806,585	8
9 LESS: Premium and valuation reserves	.....	.....	.....	64,937	.....	9
10 Total securities net of premium and valuation reserves	25,176,828	17,883,234	16,442,133	6,532,675	806,585	10
11 Real estate loans	72,878,632	42,239,404	33,861,854	36,877,745	70,055,732	11
12 Other loans	3,124,024	2,750,031	9,178,211	4,923,449	6,087,475	12
13 Total loans	76,002,656	44,989,435	43,040,065	41,801,194	76,143,207	13
14 Overnight deposits & loans & securities purchased under agreement to resell	2,311,163	999,931	2,427,822	3,025,152	1,512,954	14
15 Bank premises (net)	1,822,661	499,733	402,773	1,020,595	852,492	15
16 Leasehold improvements (net)	.....	.....	.....	2,037	.....	16
17 Furniture, fixtures & equipment (net)	348,060	81,533	134,139	182,453	322,389	17
18 Total fixed assets	2,170,721	581,266	536,912	1,205,085	1,174,881	18
19 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	19
20 Other real estate owned	97,089	.....	19,896	.....	70,180	20
21 Other assets	3,612,776	646,016	1,532,426	651,559	533,868	21
22 Total Assets	$111,526,177	$67,099,912	$73,213,926	$59,715,125	$83,073,650	22

LIABILITIES AND CAPITAL ACCOUNTS						
23 Time/savings shares and deposits	$104,511,761	$60,535,143	$60,747,576	$54,119,190	$74,994,594	23
24 Advances from FHLB	179,600	1,500,000	9,427,700	3,100,000	4,000,000	24
25 Other funds borrowed	.....	1,037,304	.....	.....	.....	25
26 Other liabilities	2,440,341	1,029,938	403,589	152,820	783,212	26
27 Total liabilities	107,131,702	64,102,385	70,578,865	57,372,010	79,777,806	27
28 Capital stock	.....	.....	565,638	.....	.....	28
29 Subordinated notes and debentures	.....	.....	.....	.....	.....	29
30 Guaranty fund	4,192,108	1,813,957	1,778,000	1,498,165	2,756,596	30
31 Surplus	.....	1,165,907	206,469	844,950	364,710	31
32 Net undivided profits	146,611	.....	84,954	.....	174,538	32
33 Reserve for bad debts	55,756	17,663	.....	.....	.....	33
34 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	.....	34
35 Total capital accounts	4,394,475	2,997,527	2,635,061	2,343,115	3,295,844	35
36 Total Liabilities and Capital Accounts	$111,526,177	$67,099,912	$73,213,926	$59,715,125	$83,073,650	36
GENERAL INFORMATION						
37 Surety coverage	$1,230,000	$1,000,000	$1,000,000	$945,000	$1,035,000	37
38 Total compensation paid to officers and employees (including directors' fees)	$1,019,890	$415,411	$458,633	$504,893	472,517	38
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
39 Amount of interest paid to depositors	$9,621,376	$5,390,114	$5,434,165	$4,516,522	$6,793,845	39
40 Rate of dividends paid during period:						40
41 Regular savings	5.50	5.50	5.50	5.50	5.50	41
42 Special notice	6.00	6.00	5.75	5.75	6.00	42
43 N.O.W.	5.25	5.25	5.25	5.00	5.25	43
44 Escrow funds	3.50	3.50	3.50	3.50	4.00	44
45 Clubs	5.25	5.00	4.00	5.50	6.00	45
46 Certificates of deposit	6.00 - 11.10	6.50 - 11.50	5.75 - 14.50	7.50 - 12.25	5.00 - 14.80	46
47 Money market accounts	8.65 - 10.75	9.25 - 10.75	8.85 - 9.60	9.25 - 10.50	8.25 - 9.95	47

CONSOLIDATED REPORT OF CONDITION	SALEM				
	SALEM CO-OPERATIVE BANK				
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 1,636,733				1
2 U.S. Government obligations	2,920,313				2
3 U.S. Government agencies	6,945,813				3
4 State, county, municipal obligations	.....				4
5 Other bonds, notes and debentures	1,298,500				5
6 Federal Home Loan Bank Stock	482,100				6
7 Other stocks	643,488				7
8 Total securities	12,290,214				8
9 LESS: Premium and valuation reserves	.....				9
10 Total securities net of premium and valuation reserves	12,290,214				10
11 Real estate loans	55,713,813				11
12 Other loans	2,392,204				12
13 Total loans	58,106,017				13
14 Overnight deposits & loans & securities purchased under agreement to resell	14,428,645				14
15 Bank premises (net)	1,067,401				15
16 Leasehold improvements (net)	.....				16
17 Furniture, fixtures & equipment (net)	303,956				17
18 Total fixed assets	1,371,357				18
19 Investment in unconsolidated subsidiaries and other affiliates	.....				19
20 Other real estate owned	.....				20
21 Other assets	68,765				21
22 Total Assets	$87,901,731				22

LIABILITIES AND CAPITAL ACCOUNTS						
23 Time/savings shares and deposits	$81,530,486					23
24 Advances from FHLB	.....					24
25 Other funds borrowed	35,493					25
26 Other liabilities	398,942					26
27 Total liabilities	81,964,921					27
28 Capital stock	.....					28
29 Subordinated notes and debentures	.....					29
30 Guaranty fund	3,169,651					30
31 Surplus	2,227,433					31
32 Net undivided profits	539,726					32
33 Reserve for bad debts	.....					33
34 Reserve for contingencies and other capital reserves	.....					34
35 Total capital accounts	5,936,810					35
36 Total Liabilities and Capital Accounts	$87,901,731					36
GENERAL INFORMATION						
37 Surety coverage	$1,100,000					37
38 Total compensation paid to officers and employees (including directors' fees)	$324,178					38
PERIOD JANUARY 1, 1984 THROUGH DECEMBER 31, 1984						
39 Amount of interest paid to depositors	$7,431,467					39
40 Rate of dividends paid during period:						40
41 Regular savings	5.50					41
42 Special notice	....					42
43 N.O.W.	5.00					43
44 Escrow funds	3.50					44
45 Clubs	....					45
46 Certificates of deposit	9.75 - 15.55					46
47 Money market accounts	9.00 - 10.75					47

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	EXETER	HAMPTON	KEENE	MILFORD	PLAISTOW	
	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	FIRST NORTHERN CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$ 8,633,226	$5,064,543	$4,943,337	$4,713,402	$8,944,366	1
2 Interest and dividends on securities	2,535,137	1,322,183	2,661,900	1,002,852	113,947	2
3 Income on overnight deposits and loans & securities purchased under agreement to resell	756,536	117,041	128,801	555,226	247,652	3
4 Commissions, collection, exchange & service charges	140,562	40,651	41,897	141,105	46,286	4
5 Other operating earnings	45,574	735,777	519,016	176,233	53,147	5
6 Total Operating Earnings	12,111,035	7,280,195	8,294,951	6,588,818	9,405,398	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	1,019,890	415,441	458,633	504,893	472,517	7
8 Employee benefits	291,115	70,071	186,570	104,480	115,853	8
9 Interest on borrowings and related liabilities	105,696	440,634	1,121,964	279,126	412,065	9
10 Interest on capital notes and debentures	.....	.....	.....	.....	.....	10
11 Net occupancy expense of bank premises	195,164	38,803	105,425	116,742	81,281	11
12 Furniture and equipment expense	205,873	61,166	78,875	82,190	112,143	12
13 Net actual loan losses	872	1,055	3,603	1,474	18,500	13
14 Other operating expenses	727,020	371,063	685,103	593,910	466,305	14
15 Total Operating Expenses	2,545,630	1,398,233	2,640,173	1,682,815	1,678,664	15

16 NET OPERATING EARNINGS BEFORE TAXES	9,565,405	5,881,962	5,654,778	4,906,003	7,726,734	16
17 Applicable income taxes	(18,150)	(162,306)	(57,683)	(80,000)	(228,052)	17
18 NET OPERATING EARNINGS AFTER TAXES	9,547,255	5,719,656	5,597,095	4,826,003	7,498,682	18
19 INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	9,621,376	5,390,114	5,434,165	4,516,552	6,793,845	19
20 NET EARNINGS AFTER INTEREST/DIVIDENDS	(74,121)	329,542	162,930	309,451	704,837	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	4,127	67,731	19,720	.....	.....	21
22 Other net non-operating (charges)/credits	351,628	(44,641)	(75,000)	.....	(26,784)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	355,755	23,090	(55,280)	.....	(26,784)	23
24 NET INCOME	281,634	352,632	107,650	309,451	678,053	24
25 OTHER INCREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	.....	25
26 OTHER DECREASES IN CAPITAL ACCOUNTS	.....	.....	.....	.....	(5,999)	26
27 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	281,634	352,632	107,650	309,451	672,054	27
28 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,112,841	2,644,895	2,527,411	2,033,664	2,623,790	28
29 CAPITAL ACCOUNT AT END OF PERIOD	$4,394,475	$2,997,527	$2,635,061	$2,343,115	$3,295,844	29

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SALEM				
	SALEM CO-OPERATIVE BANK				
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$6,778,704				1
2 Interest and dividends on securities	1,467,506				2
3 Income on overnight deposits and loans & securities purchased under agreement to resell	853,111				3
4 Commissions, collection, exchange & service charges	73,411				4
5 Other operating earnings	47,344				5
6 Total Operating Earnings	9,220,076				6
OPERATING EXPENSES:					
7 Salaries, wages and fees	324,178				7
8 Employee benefits	48,915				8
9 Interest on borrowings and related liabilities	137,912				9
10 Interest on capital notes and debentures	.....				10
11 Net occupancy expense of bank premises	.....				11
12 Furniture and equipment expense	137,533				12
13 Net actual loan losses	315				13
14 Other operating expenses	317,186				14
15 Total Operating Expenses	966,039				15

16	NET OPERATING EARNINGS BEFORE TAXES	8,254,037				16
17	Applicable income taxes	(290,000)				17
18	NET OPERATING EARNINGS AFTER TAXES	7,964,037				18
19	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	7,431,467				19
20	NET EARNINGS AFTER INTEREST/DIVIDENDS	532,570				20
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	7,156				21
22	Other net non-operating (charges)/credits	.....				22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	7,156				23
24	NET INCOME	539,726				24
25	OTHER INCREASES IN CAPITAL ACCOUNTS	.....				25
26	OTHER DECREASES IN CAPITAL ACCOUNTS	.....				26
27	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	539,726				27
28	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	5,397,084				28
29	CAPITAL ACCOUNT AT END OF PERIOD	$5,936,810				29

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 6
DECEMBER 31, 1984

ASSETS	(In thousands)	% of Total Assets
Cash and due from banks	$ 24,338	5.04
U. S. Government obligations	37,815	7.84
U. S. Government agencies	22,909	4.74
State, county, municipal obligations	23	.01
Other bonds, notes and debentures	9,625	2.00
Federal Home Loan Bank Stock	3,251	.67
Other stocks	5,574	1.15
Total securities	79,197	16.41
LESS: Premium and valuation reserves	65	.01
Total securities net of premium and valuation reserves	79,132	16.40
Real estate loans	311,627	64.58
Other loans	28,456	5.90
Total loans	340,083	70.48
Overnight deposits and loans & securities purchased under agreement to resell	24,706	5.12
Bank premises (net)	5,666	1.17
Leasehold improvements (net)	2	...
Furniture, fixtures and equipment (net)	1,372	.29
Total fixed assets	7,040	1.46
Investment in unconsolidated subsidiaries and other affiliates	.....	...
Other real estate owned	187	.04
Other assets	7,045	1.46
Total Assets	$482,531	100.00

LIABILITIES AND CAPITAL ACCOUNTS	(In thousands)	% of Total Liabilities and Capital Accounts
Time/savings shares and deposits	$436,439	90.45
Advances from Federal Home Loan Bank	18,207	3.77
Other funds borrowed	1,073	.22
Other liabilities	5,209	1.08
Total liabilities	460,928	95.52
Capital stock	566	.12
Subordinated notes and debentures	.....	...
Guaranty fund	15,209	3.15
Surplus	4,809	1.00
Net undivided profits	946	.19
Reserve for bad debts	73	.02
Reserve for contingencies and other capital reserves	.....	...
Total capital accounts	21,603	4.48
Total Liabilities and Capital Accounts	$482,531	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

CO-OPERATIVE BANKS

	December 31, 1984 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$39,078
Interest and dividends on securities	9,104
Income on overnight deposits and loans & securities purchased under agreement to resell	2,658
Commissions, collection, exchange & service charges	484
Other operating earnings	1,577
Total Operating Earnings	52,901
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 230)	$ 3,196
Employee benefits	817
Interest on borrowings and related liabilities	2,497
Interest on capital notes and debentures	.....
Net occupancy expense of bank premises	537
Furniture and equipment expense	678
Net actual loan losses	26
Other operating expenses	3,161
Total Operating Expenses	10,912

NET OPERATING EARNINGS BEFORE TAXES	41,989
Applicable income taxes	(836)
NET OPERATING EARNINGS AFTER TAXES	41,153
INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	39,188
NET EARNINGS AFTER INTEREST/DIVIDENDS	1,965
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	99
Other net non-operating (charges)/credits	205
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	304
NET INCOME	2,269
OTHER INCREASES IN CAPITAL ACCOUNTS	.....
OTHER DECREASES IN CAPITAL ACCOUNTS	6
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	2,263
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	19,340
CAPITAL ACCOUNT AT END OF PERIOD	$21,603

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN	BERLIN
L'ANGE GARDIEN CREDIT UNION P.O. BOX 522 - 200 COOS STREET Tel. 752-2750 BERLIN, NH 03570	UNITED BROTHERHOOD CREDIT UNION 820 MAIN STREET Tel. 752-5650 BERLIN, NH 03570
(Year of Incorporation - 1929)	(Year of Incorporation - 1956)
OFFICERS **President** Richard J. Campagna **Vice President** Laurier L. Rousseau **Treasurer** ** Gerard J. Lagace **Assistant Treasurer** Gerald L. Dumoulin **Clerk** Clovis E. Morin ** Manager	DIRECTORS Armand Arguin Arthur Bouchard Richard Bouchard Richard J. Campagna Wilfred Charest Gerald L. Dumoulin Gerard J. Lagace Clovis E. Morin Paul Pinette Xavier Pinette Roland Poulliot Laurier L. Rousseau
OFFICERS **President** Rene Pinette **Vice President** Richard Fournier **Treasurer** ** Real E. Cloutier **Clerk** Anthony Cellupica ** Manager	DIRECTORS Gaston Bouchard Anthony Cellupica Real E. Cloutier Richard Fournier Rene Pinette Joseph G. Therlault Raymond Vaillancourt

BRISTOL	CONCORD
IPC EMPLOYEES CREDIT UNION ROUTE 104 Tel. 744-2281 BRISTOL, NH 03222	CONCORD POSTAL CREDIT UNION 55 PLEASANT STREET Tel. 225-5536 CONCORD, NH 03301
(Year of Incorporation - 1956)	(Year of Incorporation - 1954)

OFFICERS

President
Jonathan D. James

Vice President
John R. Blanchi

Treasurer
** Jane M. Sharp

Secretary
Janet Barber

DIRECTORS

Janet Barber
John R. Blanchi
Everett C. Bucklin
Leslie Corneau
William Henry
Jonathan D. James
Geoffrey Lewis
Jane M. Sharp
Earlene L. Wells

** Manager

OFFICERS

President
Parker M. Vintinner

Vice President
Robert E. Sanborn

Treasurer
** William W. Wilson

Clerk
Paul J. McAuley

DIRECTORS

Paul A. Drouin
Paul J. McAuley
Robert E. Sanborn
Parker M. Vintinner
William W. Wilson

** Manager

DOVER

K. P. CREDIT UNION
121 BROADWAY
DOVER, NH 03820

Tel. 749-1922, Ext. 354

(Year of Incorporation - 1971)

OFFICERS

President
D. Lance Tillinghast

Vice President
David M. LeGault

Treasurer
** Margaret M. Nash

Secretary
Barry W. Dunphy

DIRECTORS

Roger R. Belanger

Justin E. Davis

Robert D. Deslauriers

Barry W. Dunphy

David M. LeGault

Margaret M. Nash

Robert M. Riotto

David W. Rouleau

D. Lance Tillinghast

** Manager

EXETER	HANOVER
P E A CREDIT UNION JEREMIAH SMITH HALL EXETER, NH 03833 Tel. 772-4311, Ext. 242	HANOVER CREDIT UNION BUCK ROAD HANOVER, NH 03755 Tel. 643-4214
(Year of Incorporation - 1969)	(Year of Incorporation - 1951)

OFFICERS

President
William D. Cross

Vice Presidents
Charles A. Hamblet
Colin F. N. Irving

Treasurer
** James A. Del Buono

Secretary
Lynda K. Beck

DIRECTORS

Lynda K. Beck

William D. Cross

James A. Del Buono

Charles A. Hamblet

Colin F. N. Irving

** Manager

OFFICERS

President
Robert A. Bailey

Vice President
Patricia E. Grenier

Treasurer
** Joseph A. Carregal

Secretary
Terri E. Dudley

DIRECTORS

Robert A. Bailey

Joseph A. Carregal

Norman F. Chapman

Terri E. Dudley

Patricia E. Grenier

Mildred Lambert

Enrique H. Mlyares, Jr.

George A. Smith

William Tansey

** Manager

KEENE	KEENE
M P B EMPLOYEES' CREDIT UNION **P. O. BOX 547 - PRECISION PARK** **KEENE, NH 03431** Tel. 352-0310, Ext. 359	**MONADNOCK CREDIT UNION** **800 PARK AVENUE** **KEENE, NH 03431-9989** Tel. 352-0475 & 357-5035
(Year of Incorporation - 1953)	(Year of Incorporation - 1960)
OFFICERS **President** Ralph E. Robbins **Vice President** Robert A. Candello **Treasurer** ** Cora M. Fuller **Secretary** William F. Thomas	**DIRECTORS** Elsie N. Burnham Robert A. Candello Donald D. Duston Cora M. Fuller Ralph E. Robbins Ronald H. Starkey William F. Thomas
** Manager	
OFFICERS **President** Stephen A. Downey **Vice President** Donald E. Murphy **Treasurer** ** Eileen A. Hagenow **Clerk** J. Rogers Howard	**DIRECTORS** Elise A. Aldrich John L. Barry III Stephen A. Downey Mel L. Edwards Eileen A. Hagenow J. Rogers Howard Susan E. Leach Donald E. Murphy Gary J. Seavey
** Manager	

KEENE

S & C CREDIT UNION
P.O. BOX 646 - AVON STREET Tel. 352-2111
KEENE, NH 03431

(Year of Incorporation - 1952)

OFFICERS	DIRECTORS
President Felix A. Cloutier	George K. Bemis, Jr.
Vice President James F. Frint	Dorothy M. Briggs
Treasurer ** Carl E. Russell	Felix A. Cloutier
Secretary George K. Bemis, Jr.	James F. Frint
	Carl E. Russell
	George C. Wesley
	Hammon E. Woodbury

** Manager

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - CHURCH STREET Tel. 524-6271
LACONIA, NH 03246

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President Ralph L. Bissonnette	Howard E. Bantlll
Vice President James Johnson	Ralph L. Bissonnette
Treasurer ** Howard E. Bantlll	Clayton Haddoc
Secretary Alexander Morin	James Johnson
Educational Officer Sidney Adams	Alexander Morin

** Manager

LEBANON

588 EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NH 03766
Tel. 448-3000, Ext. 217

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President	
Robert R. Bachand	Robert R. Bachand
	John P. Carr
Vice President	Gail E. Darling
Thomas G. Hunt	Thomas G. Hunt
	Gladys M. Quinn
Treasurer/Manager	
** Gladys M. Quinn	Leon J. Tremblay

** Manager

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET
MANCHESTER, NH 03104
Tel. 668-2722

(Year of Incorporation - 1954)

OFFICERS	DIRECTORS
President	Richard J. Calo
Robert M. Walsh, Jr.	George P. Francis
	Elizabeth A. Merritt
Vice President	
Elizabeth A. Merritt	Chester C. Raymond
	Gerard J. Robitaille
Treasurer/Manager	Robert L. Stanton
** Chester C. Raymond	Robert M. Walsh, Jr.

** Manager

MANCHESTER	MANCHESTER
GRANITE STATE CREDIT UNION P.O. BOX 88 - 34 FIR STREET Tel. 668-2221 MANCHESTER, NH 03105	J. F. & ASSOCIATES CREDIT UNION 325 WILSON STREET Tel. 622-4128 & MANCHESTER, NH 03103 622-4156
(Year of Incorporation - 1945)	(Year of Incorporation - 1953)
OFFICERS **Chairman of the Board** Pierre O. Caron **President/Treasurer** ** William W. Smith **Vice President** Bruce W. Wiggett **Secretary** Nicholas J. Ashooh	DIRECTORS Nicholas J. Ashooh Pierre O. Caron Stewart E. Cohen George D. Krasner Robert H. Northridge William W. Smith Bruce W. Wiggett Roger A. Wright	OFFICERS **President** Anthony Darling **Vice President** Ronald R. Szarek **Treasurer/Manager** ** Blanche D. Rheaume	DIRECTORS Robert Christy Leon M. Cornell Anthony Darling Kenneth Hudson Gregory Lambert Blanche D. Rheaume Mark Richardson Ronald R. Szarek William Trombly
** Manager		** Manager	

MANCHESTER	MANCHESTER
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION **P.O. BOX 896 - 44 BRIDGE STREET** Tel. 622-8781 **MANCHESTER, NH 03101**	**N. H. FOOD INDUSTRY CREDIT UNION** **110 STARK STREET** Tel. 669-1544 **MANCHESTER, NH 03101**
(Year of Incorporation - 1949)	(Year of Incorporation - 1974)
OFFICERS **President** Paul E. Brodeur **Vice President** Wilfrid Burkush **Treasurer** ** Arthur D. Kehas **Secretary** Virginia Doherty ** Manager	**DIRECTORS** Paul E. Brodeur Wilfrid Burkush Maurice Corriveau Virginia Doherty James Donahue G. Darcy Hart Arthur D. Kehas John Lydon James McGrevey Gilbert Moniz Maurice Robidoux	**OFFICERS** **President** Ida Custeau **Vice President** Henry Love **Treasurer/Secretary** ** Wendy Garr ** Manager	**DIRECTORS** Ida Custeau Stephen DePaula John B. Dixon Wendy D. Garr Arthur LaBonville Henry Love George Martell

MANCHESTER	MANCHESTER
POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE P.O. BOX 4444 - 955 GOFFS FALLS ROAD Tel. 625-9032 MANCHESTER, NH 03108	TELEPHONE CREDIT UNION OF NH 262 CHESTNUT STREET Tel. 669-8181 MANCHESTER, NH 03101
(Year of Incorporation - 1940)	(Year of Incorporation - 1921)

OFFICERS	DIRECTORS
President John F. Young	Thomas Austin
	John K. McInnis
Vice President Thomas Austin	
	Lawrence Parsons
Treasurer Brent E. Phillips	Brent E. Phillips
Secretary John K. McInnis	John F. Young
** (Alphonse A. Auclair)	
** Manager	

OFFICERS	DIRECTORS
President ** Richard D. Mahoney	Gerald J. Ahern David C. Anderson Doris W. Buecher
First Vice President Mary R. Burke	Mary R. Burke Patricia A. D'Allesandro
	Philip R. Hatfield
Second Vice President Philip R. Hatfield	John N. Lanigan Donald B. LeBlanc
	Richard D. Mahoney
Third Vice President Oscar A. Morin, Jr.	Thomas J. McCarthy Philip B. Mongan
	Oscar A. Morin, Jr.
Treasurer/Secretary Philip B. Mongan	Timothy P. Mullen Charles B. Murray
	Richard T. Sweeney
** Manager	

MANCHESTER	NASHUA
UNION LEADER EMPLOYEES CREDIT UNION 35 AMHERST STREET Tel. 668-4321 MANCHESTER, NH 03105	GATEWAY CREDIT UNION P.O. BOX 907 - 14 SPRUCE STREET Tel. 889-6964 NASHUA, NH 03061
(Year of Incorporation - 1953)	(Year of Incorporation - 1961)
OFFICERS **President** John R. Hilchey **Vice President** Dana F. Kelley **Treasurer** ** Kathryn L. Murphy **Assistant Treasurer** Gregory J. Andruskevich **Clerk** Margaret L. Griffiths	**DIRECTORS** Gregory J. Andruskevich Margaret L. Griffiths John R. Hilchey Dana F. Kelley Kathryn L. Murphy
** Manager	
OFFICERS **President** Elwin E. McCoy, Jr. **Vice President** Walter C. Abrams **Treasurer/Manager** ** Roger L. Chantal **Assistant Treasurer** Rita M. Chaplick **Secretary** Linda S. Charette	**DIRECTORS** Walter C. Abrams Roger L. Chantal Linda S. Charette Paul H. MacDonald Lawrence F. MacIntyre Elwin E. McCoy, Jr. David N. Parker Paul E. Pelletier William P. Wolfe, Jr.
** Manager	

NASHUA	NASHUA
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION **19 ELM STREET** Tel. 882-6906 **NASHUA, NH 03060**	**ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION** **172 KINSLEY STREET** Tel. 889-6681, Ext. 2351 **NASHUA, NH 03061**
(Year of Incorporation - 1957)	(Year of Incorporation - 1969)
OFFICERS	**DIRECTORS**
President Normand L. Paquette	Allen W. Britton
	Irving J. Gallant
Vice President Irving J. Gallant	Donald J. Gross
	Virginia M. Hallisey
Treasurer Leslie A. Lambert	Florence E. Houde
	Leslie A. Lambert
Secretary Virginia M. Hallisey	Philip J. McLaughlin
	Normand L. Paquette
** (James M. Flynn)	Lorraine Sander
** Manager	

NASHUA
ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION **172 KINSLEY STREET** Tel. 889-6681, Ext. 2351 **NASHUA, NH 03061**
(Year of Incorporation - 1969)
OFFICERS / **DIRECTORS**
President James V. Bowles — James V. Bowles
William J. Clegg, Jr.
Vice President Albert M. Parr — Elaine A. Drouin
Barbara B. Otey
Treasurer Natalie S. Undercofler — Albert M. Parr
Stephen W. Schuster
Secretary Barbara B. Otey — Natalie S. Undercofler
** (Elaine A. Drouin)
** Manager

NASHUA	NEWINGTON
SPRAGUE-NASHUA CREDIT UNION **89 FACTORY STREET** Tel. 883-5544 **NASHUA, NH 03060**	**NEWCO CREDIT UNION** **P.O. BOX 479 - C/O SIMPLEX WIRE & CABLE COMPANY** **NEWINGTON, NH 03801** Tel. 436-6100, Ext. 284
(Year of Incorporation - 1949)	(Year of Incorporation - 1953)
OFFICERS **President** Camille E. Dionne **Vice President** Edward J. Noel **Treasurer** ** Albert J. Gosselin **Secretary** Agnes M. Richard	**DIRECTORS** Camille E. Dionne Mary Glance Albert J. Gosselin Edward J. Noel Agnes M. Richard Betty J. Uibin
** Manager	
OFFICERS **President** Stephen N. Anctil **Vice President** Robert J. Chasse **Treasurer** ** Maurice S. Aiken **Clerk** Shirley Winn	**DIRECTORS** Maurice S. Aiken Stephen N. Anctil Robert J. Chasse Vincent P. Farley Everett E. Parshley John Robblee Shirley Winn
** Manager	

ORFORD	PETERBORDUGH
EQUITY EMPLOYEES CREDIT UNION MAIN STREET - C/O EQUITY PUBLISHING CORP. Tel. 353-4351 ORFORD, NH 03777	AMANE CREDIT UNION P.O. BOX 238 - MAIN STREET Tel. 924-6502 PETERBORDUGH, NH 03458
(Year of Incorporation - 1966)	(Year of Incorporation - 1975)
OFFICERS **President** Henry A. McKee **Vice President** Irene F. Gulley **Treasurer** William Cranston **Assistant Treasurer** Michelle S. Pushee **Secretary** ** Enrique H. Miyares, Jr.	DIRECTORS William C. Cranston Irene F. Gulley Henry A. McKee Enrique H. Miyares, Jr. Michelle S. Pushee
** Manager	
OFFICERS **President** Michael S. Soule **Vice President** Richard T. Healy **Treasurer** ** Ronald L. Roucoulet	DIRECTORS Tammie L. Bezio Yvonne K. Brissenden Richard T. Healy Ronald L. Roucoulet Michael S. Soule
** Manager	

ROCHESTER

HOLY ROSARY CREDIT UNION
19 WAKEFIELD STREET
ROCHESTER, NH 03867
Tel. 332-6840

(Year of Incorporation - 1962)

OFFICERS

Chairman of the Board
Richard J. Sylvain

Vice Chairman of the Board
Paul E. Auger

Treasurer
** Paul H. Bergeron

Secretary
Constance D. Hamann

DIRECTORS

Paul E. Auger
Paul H. Bergeron
Lucien A. Gagne
Gerard R. Gravel
Constance D. Hamann
Roger Hickey
Arthur W. Hoover
Richard J. Sylvain
Andre J. Therrien

** Manager

SANDOWN

WRG CREDIT UNION
P.O. BOX 322 - RFD 1
SANDOWN, NH 03873
Tel. 382-5272

(Year of Incorporation - 1954)

OFFICERS

President
John A. Burnett, Jr.

Vice President
Alfred Ellyson

Treasurer
** Lloyd A. Lessard

Secretary
Mary P. Smith

DIRECTORS

John A. Burnett, Jr.
Alfred Ellyson
Wesley P. Hodgman
Beatrice H. Hunt
Lloyd A. Lessard
Hazel E. Rogan
Mary P. Smith

** Manager

SOMERSWORTH	SUNCOOK
SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION 130 MAIN STREET Tel. 692-5620 SOMERSWORTH, NH 03878	CENTRAL CREDIT UNION 12 D. W. HIGHWAY Tel. 485-9052 SUNCOOK, NH 03275
(Year of Incorporation - 1955)	(Year of Incorporation - 1955)
OFFICERS **President** Marilyn M. O'Brien **Vice President** Edward E. Elkinson **Treasurer** ** James P. Horn **Assistant Treasurer** Michael Warburton **Secretary** Judy A. Morin ** Manager	DIRECTORS George W. Clement Edward E. Elkinson Francis Garofano James P. Horn Judy A. Morin Russell D. Newell, Jr. Marilyn M. O'Brien Michael Warburton	OFFICERS **Chairman of the Board** George P. Guertin **Vice Chairman of the Board** William P. Raymond **President/Treasurer** ** Arthur T. Gaumont **Clerk** Madeline R. Hartford ** Manager	DIRECTORS Henry P. Auger Arthur T. Gaumont George P. Guertin Madeline R. Hartford Louis P. Plante William P. Raymond Floyd B. Severance

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

STATEMENT OF CONDITION	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K. P. CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 423,099	$ 86,560	$ 37,235	$ 14,119	$ 3,231	1
2 Savings account balances	.....	.....	15,982	22,645	96,084	2
3 I.C.U. funds & other overnight deposits	517,536	2,692,232	.....	.....	.....	3
4 Time balances (maturing one year or less)	1,600,000	1,200,000	.....	.....	.....	4
5 U.S. Government obligations	.....	2,942,975	.....	.....	.....	5
6 Federal agencies	.....	4,061,714	.....	.....	.....	6
7 Other securities and investments	.....	5,000	.....	.....	.....	7
8 Time balances (maturing in excess of one year)	.....	690,000	219,270	57,658	.....	8
9 Real estate loans	3,431,837	429,478	.....	.....	.....	9
10 Loans fully secured by shares/deposits	137,117	461,644	12,050	44,393	.....	10
11 Other loans	2,832,621	5,901,907	1,316,723	476,337	516,964	11
12 Total Loans	6,401,575	6,793,029	1,328,773	520,730	516,964	12
13 Land and buildings (net)	418,686	.....	.....	.....	.....	13
14 Other fixed assets (net)	35,894	187,000	.....	.....	3,539	14
15 Other assets	15,250	16,000	.....	.....	803	15
16 Total Assets	$9,412,040	$18,674,510	$1,601,260	$615,152	$620,621	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$8,330,842	$14,252,545	$1,407,676	$500,289	$590,321	17
18 Notes payable	.....	.....	27,000	.....	.....	18
19 Other liabilities	92,296	.....	.....	.....	545	19
20 Total Liabilities	8,423,138	14,252,545	1,434,676	500,289	590,866	20
21 Statutory reserve (RSA 394-B:49)	771,000	2,100,000	124,037	59,285	28,147	21
22 Undivided earnings	217,902	1,416,298	31,162	52,978	1,608	22
23 Other reserves	.....	905,667	11,385	2,600	.....	23
24 Total surplus funds	988,902	4,421,965	166,584	114,863	29,755	24
25 Total Liabilities & Surplus Funds	$9,412,040	$18,674,510	$1,601,260	$615,152	$620,621	25
GENERAL INFORMATION						
26 Surety Coverage	$1,000,000	$3,000,000	$1,000,000	Total Assets	Total Assets	26
27 Number of members	3,404	5,230	1,800	332	661	27

STATEMENT OF CONDITION	EXETER	HANOVER	KEENE	KEENE	KEENE	
	P E A CREDIT UNION	HANOVER CREDIT UNION	M P B EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION	S & C CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 7,419	$ 7,620	$ 9,328	$ 10,211	$ 6,531	1
2 Savings account balances	333	13,707	100,842	.....	2,944	2
3 I.C.U. funds & other overnight deposits	316,409	56	242,591	115	.....	3
4 Time balances (maturing one year or less)	202,157	.....	.....	.....	.....	4
5 U.S. Government obligations	.....	.....	.....	.....	.....	5
6 Federal agencies	.....	.....	.....	.....	.....	6
7 Other securities and investments	.....	.....	.....	222,403	.....	7
8 Time balances (maturing in excess of one year)	.....	.....	.....	100,000	.....	8
9 Real estate loans	120,606	.....	365,746	.....	.....	9
10 Loans fully secured by shares/deposits	82,984	.....	62,315	16,675	.....	10
11 Other loans	915,686	1,285,621	1,948,626	2,359,878	77,108	11
12 Total Loans	1,119,276	1,285,621	2,376,687	2,376,553	77,108	12
13 Land and buildings (net)	.....	1,299	.....	.....	.....	13
14 Other fixed assets (net)	967	3,067	12,599	40,513	.....	14
15 Other assets	54,384	3,558	16,039	30,290	.....	15
16 Total Assets	$1,700,945	$1,314,928	$2,758,086	$2,780,085	$86,583	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$1,441,986	$1,184,115	$2,421,459	$2,669,430	$72,182	17
18 Notes payable	.....	.....	.....	.....	.....	18
19 Other liabilities	78,593	21,400	4,936	10,030	92	19
20 Total Liabilities	1,520,579	1,205,515	2,426,395	2,679,460	72,274	20
21 Statutory reserve (RSA 394-B:49)	127,551	58,593	177,228	92,564	5,571	21
22 Undivided earnings	26,278	9,716	24,979	1,749	5,739	22
23 Other reserves	26,537	41,104	129,484	6,312	2,999	23
24 Total surplus funds	180,366	109,413	331,691	100,625	14,309	24
25 Total Liabilities & Surplus Funds	$1,700,945	$1,314,928	$2,758,086	$2,780,085	$86,583	25
GENERAL INFORMATION						
26 Surety Coverage	$1,000,000	$1,000,000	$2,000,000	Total Assets	Total Assets	26
27 Number of members	890	1,986	1,914	3,197	159	27

STATEMENT OF CONDITION	LACONIA	LEBANON	MANCHESTER	MANCHESTER	MANCHESTER	
	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	5BB EMPLOYEES' CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 12,415	$ 208,043	$ 383,469	$ 26,616	$ 190,880	1
2 Savings account balances	.....	.....	4,639	40,855	20,887	2
3 I.C.U. funds & other overnight deposits	.....	88	.....	340,000	.....	3
4 Time balances (maturing one year or less)	.....	.....	100,000	6,400,000	.....	4
5 U.S. Government obligations	.....	.....	.....	3,981,922	.....	5
6 Federal agencies	.....	.....	.....	199,880	.....	6
7 Other securities and investments	.....	.....	800,000	.....	.....	7
8 Time balances (maturing in excess of one year)	.....	.....	.....	4,700,000	.....	8
9 Real estate loans	.....	150,416	760,655	1,727,895	.....	9
10 Loans fully secured by shares/deposits	38,425	.....	183,492	390,158	37,261	10
11 Other loans	237,890	1,310,292	2,038,381	5,123,351	2,867,948	11
12 Total Loans	276,315	1,460,708	2,982,528	7,241,404	2,905,209	12
13 Land and buildings (net)	.....	.....	.....	.....	42,100	13
14 Other fixed assets (net)	.....	1,934	11,675	213,299	9,680	14
15 Other assets	.....	.....	3,325	261,566	8,665	15
16 Total Assets	$288,730	$1,670,773	$4,285,636	$23,405,542	$3,177,421	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$238,713	$1,521,571	$3,980,731	$21,629,215	$2,874,150	17
18 Notes payable	.....	.....	.....	.....	.....	18
19 Other liabilities	.....	7,264	3,253	37,137	12,638	19
20 Total Liabilities	238,713	1,528,835	3,983,984	21,666,352	2,886,788	20
21 Statutory reserve (RSA 394-B:49)	23,099	71,853	.....	595,570	121,478	21
22 Undivided earnings	19,918	28,402	110,131	1,143,620	169,155	22
23 Other reserves	7,000	41,683	191,521	.....	.....	23
24 Total surplus funds	50,017	141,938	301,652	1,739,190	290,633	24
25 Total Liabilities & Surplus Funds	$288,730	$1,670,773	$4,285,636	$23,405,542	$3,177,421	25
GENERAL INFORMATION						
26 Surety Coverage	Total Assets	$1,000,000	$1,000,000	$1,000,000	$1,000,000	26
27 Number of members	147	962	2,390	5,731	3,946	27

STATEMENT OF CONDITION	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	MANCHESTER N. H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 131,001	$ 9,074	$ 223,635	$ 170,200	$ 15,459	1
2 Savings account balances	70,904	.....	.....	667,431	123,520	2
3 I.C.U. funds & other overnight deposits	1,590,902	29,542	102,243	.....	.....	3
4 Time balances (maturing one year or less)	2,900,000	300,000	.....	3,696,000	.....	4
5 U.S. Government obligations	516,712	.....	20,433	.....	.....	5
6 Federal agencies	300,000	.....	24,993	4,788,257	.....	6
7 Other securities and investments	.....	824	.....	25,415	1	7
8 Time balances (maturing in excess of one year)	.....	.....	.....	2,600,000	.....	8
9 Real estate loans	1,325,972	229,323	230,328	10,984,905	72,182	9
10 Loans fully secured by shares/deposits	927,539	27,131	509,306	89,667	894,848	10
11 Other loans	9,650,157	515,119	4,120,108	12,883,358	.....	11
12 Total Loans	11,903,668	771,573	4,859,742	23,957,930	967,030	12
13 Land and buildings (net)	273,208	.....	.....	205,671	.....	13
14 Other fixed assets (net)	128,909	9,136	9,184	41,812	.....	14
15 Other assets	47,031	.....	.....	5,365	.....	15
16 Total Assets	$17,862,335	$1,120,149	$5,240,230	$36,158,081	$1,106,010	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$16,603,116	$999,257	$4,739,138	$33,582,439	$855,879	17
18 Notes payable	.....	.....	.....	.....	.....	18
19 Other liabilities	903	3,507	4,330	4,858	344	19
20 Total Liabilities	16,604,019	1,002,764	4,743,468	33,587,297	856,223	20
21 Statutory reserve (RSA 394-B:49)	529,571	44,140	347,900	1,210,480	184,717	21
22 Undivided earnings	728,745	73,245	91,335	1,360,304	16,657	22
23 Other reserves	.....	.....	57,527	.....	48,413	23
24 Total surplus funds	1,258,316	117,385	496,762	2,570,784	249,787	24
25 Total Liabilities & Surplus Funds	$17,862,335	$1,120,149	$5,240,230	$36,158,081	$1,106,010	25
GENERAL INFORMATION						
26 Surety Coverage	$3,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	26
27 Number of members	5,091	2,002	2,591	5,731	509	27

STATEMENT OF CONDITION	NASHUA GATEWAY CREDIT UNION	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	NEWINGTON NEWCO CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 3,481	$ 77,342	$ 54,969	$ 19,083	$ 53,834	1
2 Savings account balances	18,006	280,636	36,485	25,233	8,224	2
3 I.C.U. funds & other overnight deposits	4,278	10,843	.....	154,410	3,568	3
4 Time balances (maturing one year or less)	.....	.....	.....	400,000	.....	4
5 U.S. Government obligations	.....	.....	.....	240,797	.....	5
6 Federal agencies	.....	.....	.....	.....	.....	6
7 Other securities and investments	.....	.....	.....	.....	.....	7
8 Time balances (maturing in excess of one year)	.....	.....	.....	.....	.....	8
9 Real estate loans	.....	.....	.....	.....	.....	9
10 Loans fully secured by shares/deposits	41,842	61,144	15,651	755,082	42,839	10
11 Other loans	3,298,694	3,052,486	638,905	108,444	565,525	11
12 Total Loans	3,340,536	3,113,630	654,556	863,526	608,364	12
13 Land and buildings (net)	95,264	168,939	.....	.....	.....	13
14 Other fixed assets (net)	24,000	32,318	682	.....	52	14
15 Other assets	$ 7,335	16,436	1,101	.....	32	15
16 Total Assets	$3,492,900	$3,700,144	$747,793	$1,703,049	$674,074	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$2,967,470	$3,043,107	$627,238	$1,572,182	$526,077	17
18 Notes payable	200,000	.....	.....	.....	.....	18
19 Other liabilities	38,097	11,359	19,779	1,173	27,847	19
20 Total Liabilities	3,205,567	3,054,466	647,017	1,573,355	553,924	20
21 Statutory reserve (RSA 394-B:49)	124,819	213,525	38,476	106,171	68,407	21
22 Undivided earnings	162,514	107,429	62,300	23,523	51,743	22
23 Other reserves	.....	324,724	.....	.....	.....	23
24 Total surplus funds	287,333	645,678	100,776	129,694	120,150	24
25 Total Liabilities & Surplus Funds	$3,492,900	$3,700,144	$747,793	$1,703,049	$674,074	25
GENERAL INFORMATION						
26 Surety Coverage	$1,000,000	$1,000,000	Total Assets	$1,000,000	Total Assets	26
27 Number of members	5,625	3,849	846	884	541	27

STATEMENT OF CONDITION	ORFORD	PETERBOROUGH	ROCHESTER	SANDOWN	SOMERSWORTH	
	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION	HOLY ROSARY CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION	
ASSETS						
1 Cash and demand balances	$15,135	$ 54,204	$ 395,578	$ 1,170	$ 146,229	1
2 Savings account balances	1,422	5,031	479	9,680	3,912	2
3 I.C.U. funds & other overnight deposits	4,071	2,858	1,380	.....	.....	3
4 Time balances (maturing one year or less)	.....	.....	.....	.....	.....	4
5 U.S. Government obligations	.....	.....	.....	.....	50,463	5
6 Federal agencies	.....	.....	.....	.....	.....	6
7 Other securities and investments	.....	2,817,600	.....	.....	.....	7
8 Time balances (maturing in excess of one year)	.....	.....	.....	.....	.....	8
9 Real estate loans	.....	1,808,357	3,200,958	.....	.....	9
10 Loans fully secured by shares/deposits	12,492	681,255	356,563	4,958	92,550	10
11 Other loans	.....	1,828,253	1,997,083	23,986	2,841,074	11
12 Total Loans	12,492	4,317,865	5,554,604	28,944	2,933,624	12
13 Land and buildings (net)	.....	.....	165,273	.....	.....	13
14 Other fixed assets (net)	.....	3,200	38,920	.....	8,496	14
15 Other assets	.....	63,900	21,115	.....	13,238	15
16 Total Assets	$33,120	$7,264,658	$6,177,349	$39,794	$3,149,962	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$21,789	$6,646,963	$5,838,652	$34,099	$2,508,240	17
18 Notes payable	.....	.....	.....	.....	155,000	18
19 Other liabilities	.....	1,459	1,934	.....	74,811	19
20 Total Liabilities	21,789	6,648,422	5,840,586	34,099	2,738,051	20
21 Statutory reserve (RSA 394-B:49)	3,900	263,413	189,655	3,043	305,843	21
22 Undivided earnings	7,431	352,823	147,108	2,652	71,837	22
23 Other reserves	.....	.....	.....	.....	34,231	23
24 Total surplus funds	11,331	616,236	336,763	5,695	411,911	24
25 Total Liabilities & Surplus Funds	$33,120	$7,264,658	$6,177,349	$39,794	$3,149,962	25
GENERAL INFORMATION						
26 Surety Coverage	Total Assets	$1,000,000	$1,000,000	Total Assets	$3,000,000	26
27 Number of members	45	1,788	2,417	80	1,811	27

STATEMENT OF CONDITION	SUNCOOK CENTRAL CREDIT UNION				
ASSETS					
1 Cash and demand balances	$ 122,486				1
2 Savings account balances	.....				2
3 I.C.U. funds & other overnight deposits	79,592				3
4 Time balances (maturing one year or less)	200,000				4
5 U.S. Government obligations	.....				5
6 Federal agencies	.....				6
7 Other securities and investments	.....				7
8 Time balances (maturing in excess of one year)	.....				8
9 Real estate loans	1,290,176				9
10 Loans fully secured by shares/deposits	43,936				10
11 Other loans	893,307				11
12 Total Loans	2,227,419				12
13 Land and buildings (net)	.....				13
14 Other fixed assets (net)	26,168				14
15 Other assets	6,420				15
16 Total Assets	$2,662,085				16
LIABILITIES AND SURPLUS FUNDS					
17 Shares/deposits	$2,455,756				17
18 Notes payable	.....				18
19 Other liabilities	633				19
20 Total Liabilities	2,456,389				20
21 Statutory reserve (RSA 394-B:49)	155,047				21
22 Undivided earnings	50,649				22
23 Other reserves	.....				23
24 Total surplus funds	205,696				24
25 Total Liabilities & Surplus Funds	$2,662,085				25
GENERAL INFORMATION					
26 Surety Coverage	$2,000,000				26
27 Number of members	1,155				27

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K. P. CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$714,650	$ 754,994	$151,176	$ 53,676	$63,706	(a)
(b) Interest from investments	245,317	1,261,235	27,921	6,972	15,970	(b)
(c) Other operating earnings	13,240	24,807	.....	107	2,744	(c)
Total Operating Earnings	973,207	2,041,036	179,097	60,755	82,420	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	128,178	118,377	16,258	3,600	21,118	(a)
(b) Net occupancy expense	34,747	16,701	.....	.....	.....	(b)
(c) Loan servicing expense	4,562	6,366	227	.....	1,063	(c)
(d) Professional and outside services	26,017	.....	.....	.....	625	(d)
(e) Provision or net actual loan losses	21,487	(1,692)	11,564	.....	.....	(e)
(f) Interest on borrowings	.....	.....	.....	.....	.....	(f)
(g) Other operating expenses	74,077	133,371	18,303	12,440	11,756	(g)
Total Operating Expenses	289,068	273,123	46,352	16,040	34,562	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	684,139	1,767,913	132,745	44,715	47,858	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	636,304	1,074,899	108,501	45,883	42,052	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	47,835	693,014	24,244	(1,168)	5,806	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	.....	.....	.....	.....	.....	(a)
(b) Other net non-operating gains/(losses)	.....	.....	(1,046)	6	(2,500)	(b)
(c) Total Non-operating Gains/(Losses)	.....	.....	(1,046)	6	3,306	(c)
7 ENTRANCE FEES	.....	.....	.....	40	.....	7
8 OTHER ADDITIONS (DEDUCTIONS)	.....	.....	.....	.....	.....	8
9 NET CHANGE FOR THE PERIOD	47,835	693,014	23,198	(1,122)	3,306	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	941,067	3,728,951	143,386	115,985	26,449	10
11 SURPLUS FUNDS AT END OF PERIOD	$988,902	$4,421,965	$166,584	$114,863	$29,755	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	EXETER P E A CREDIT UNION	HANOVER HANOVER CREDIT UNION	KEENE M P B EMPLOYEES CREDIT UNION	KEENE MONADNOCK CREDIT UNION	KEENE S & C CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$120,451	$174,734	$302,075	$305,969	$ 8,719	(a)
(b) Interest from investments	49,969	12,982	80,111	42,148	.....	(b)
(c) Other operating earnings	2,082	2,957	6,097	8,674	1,141	(c)
Total Operating Earnings	172,502	190,673	388,283	356,791	9,860	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	9,900	48,095	88,804	78,151	1,837	(a)
(b) Net occupancy expense	3,500	11,635	.....	6,340	.....	(b)
(c) Loan servicing expense	1,465	1,897	3,778	3,723	.....	(c)
(d) Professional and outside services	.....	.....	12,296	17,171	.....	(d)
(e) Provision or net actual loan losses	1,146	2,592	11,953	4,760	.....	(e)
(f) Interest on borrowings	.....	.....	.....	804	.....	(f)
(g) Other operating expenses	18,108	29,839	59,363	50,804	2,302	(g)
Total Operating Expenses	34,119	94,058	176,194	161,753	4,139	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	138,383	96,615	212,089	195,038	5,721	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	108,776	64,921	185,518	165,999	3,873	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	29,607	31,694	26,571	29,039	1,848	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	(2,936)	.....	(3,459)	(540)	.....	(a)
(b) Other net non-operating gains/(losses)	.....	1,745	.....	(2,232)	.....	(b)
(c) Total Non-operating Gains/(Losses)	(2,936)	1,745	(3,459)	(2,772)	.....	(c)
7 ENTRANCE FEES	19	2	.....	.....	7	7
8 OTHER ADDITIONS (DEDUCTIONS)	.....	19,879	.....	.....	.....	8
9 NET CHANGE FOR THE PERIOD	26,690	53,320	23,112	26,267	1,855	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	153,676	56,093	308,579	74,358	12,454	10
11 SURPLUS FUNDS AT END OF PERIOD	$180,366	$109,413	$331,691	$100,625	$14,309	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	LACONIA	LEBANON	MANCHESTER	MANCHESTER	MANCHESTER	
	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$33,265	$146,739	$249,373	$ 958,851	$395,198	(a)
(b) Interest from investments	.....	40,081	135,166	1,695,018	29,321	(b)
(c) Other operating earnings	646	2,464	13,990	12,186	791	(c)
Total Operating Earnings	33,911	189,284	398,529	2,666,055	425,310	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	3,650	23,103	41,572	241,501	90,977	(a)
(b) Net occupancy expense	.....	.....	3,600	50,829	4,694	(b)
(c) Loan servicing expense	.....	869	19,922	3,463	3,266	(c)
(d) Professional and outside services	.....	4,917	5,849	67,478	43,626	(d)
(e) Provision or net actual loan losses	.....	2,585	.....	(384)	15,068	(e)
(f) Interest on borrowings	.....	.....	.....	100	1,017	(f)
(g) Other operating expenses	5,378	20,079	47,932	96,578	49,408	(g)
Total Operating Expenses	9,028	51,553	118,875	459,565	208,056	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	24,883	137,731	279,654	2,206,490	217,254	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	18,886	114,885	243,578	1,837,149	193,485	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	5,997	22,846	36,076	369,341	23,769	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	.....	.....	.....	.....	.....	(a)
(b) Other net non-operating gains/(losses)	.....	.....	349	.....	.....	(b)
(c) Total Non-operating Gains/(Losses)	.....	.....	349	.....	.....	(c)
7 ENTRANCE FEES	13	.....	24	.....	29	7
8 OTHER ADDITIONS (DEDUCTIONS)	.....	.....	.....	.....	.....	8
9 NET CHANGE FOR THE PERIOD	6,010	22,846	36,449	369,341	23,798	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	44,007	119,092	265,203	1,369,849	266,835	10
11 SURPLUS FUNDS AT END OF PERIOD	$50,017	$141,938	$301,652	$1,739,190	$290,633	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	
	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE CREDIT UNION OF NH	UNION LEADER EMPLOYEES CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$1,276,455	$102,485	$515,745	$2,441,992	$111,119	(a)
(b) Interest from Investments	636,946	39,559	19,075	1,538,165	19,466	(b)
(c) Other operating earnings	42,854	3,271	14,734	39,002	.....	(c)
Total Operating Earnings	1,956,255	145,315	549,554	4,019,159	130,585	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	187,028	32,228	46,021	250,088	16,504	(a)
(b) Net occupancy expense	26,431	3,531	.....	30,603	.....	(b)
(c) Loan servicing expense	1,472	1,242	1,180	15,630	.....	(c)
(d) Professional and outside services	7,620	8,580	.....	45,760	.....	(d)
(e) Provision or net actual loan losses	5,407	3,240	.....	25,758	.....	(e)
(f) Interest on borrowings	.....	4,560	.....	20,835	.....	(f)
(g) Other operating expenses	204,448	22,008	78,839	113,103	32,978	(g)
Total Operating Expenses	432,406	75,389	126,040	501,777	49,482	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	1,523,849	69,926	423,514	3,517,382	81,103	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	1,274,447	53,454	342,430	2,980,295	58,169	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	249,402	16,472	81,084	537,087	22,934	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on Investments	.....	(851)	.....	8,341	.....	(a)
(b) Other net non-operating gains/(losses)	13,785	.....	9,621	.....	.....	(b)
(c) Total Non-operating Gains/(Losses)	13,785	(851)	9,621	8,341	.....	(c)
7 ENTRANCE FEES	.....	356	48	.....	9	7
8 OTHER ADDITIONS (DEDUCTIONS)	.....	.....	.....	.....	.....	8
9 NET CHANGE FOR THE PERIOD	263,187	15,977	90,753	545,428	22,943	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	995,129	101,408	406,009	2,025,356	226,844	10
11 SURPLUS FUNDS AT END OF PERIOD	$1,258,316	$117,385	$496,762	$2,570,784	$249,787	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	NASHUA	NASHUA	NASHUA	NASHUA	NEWINGTON	
	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	
						1
1 OPERATING EARNINGS						
(a) Interest and fees on loans	$453,512	$391,708	$ 83,465	$ 88,001	$ 75,627	(a)
(b) Interest from Investments	18,753	48,491	10,221	87,347	1,289	(b)
(c) Other operating earnings	11,490	3,317	.....	594	408	(c)
Total Operating Earnings	483,755	443,516	93,686	175,942	77,324	
						2
2 OPERATING EXPENSES						
(a) Salaries, wages, fees and benefits	89,200	75,369	25,705	16,545	25,139	(a)
(b) Net occupancy expense	6,134	9,515	.....	.....	.....	(b)
(c) Loan servicing expense	3,712	3,288	1,218	425	69	(c)
(d) Professional and outside services	32,166	25,046	.....	20,104	.....	(d)
(e) Provision or net actual loan losses	35,701	8,050	2,347	(804)	(5,778)	(e)
(f) Interest on borrowings	2,543	.....	.....	.....	2,277	(f)
(g) Other operating expenses	68,713	54,915	10,264	506	15,845	(g)
Total Operating Expenses	238,169	176,383	39,534	36,776	37,552	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	245,586	267,133	54,152	139,166	39,772	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	186,177	169,398	41,248	123,044	27,216	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	59,409	97,735	12,904	16,122	12,556	5
						6
6 NON-OPERATING GAINS/(LOSSES)						
(a) Net gains/(losses) on investments	.....	.....	.....	.....	.....	(a)
(b) Other net non-operating gains/(losses)	(2,944)	(5,437)	.....	1,978	.....	(b)
(c) Total Non-operating Gains/(Losses)	(2,944)	(5,437)	.....	1,978	.....	(c)
7 ENTRANCE FEES	1,265	350	15	160	.....	7
8 OTHER ADDITIONS (DEDUCTIONS)	.....	37,145	.....	.....	.....	8
9 NET CHANGE FOR THE PERIOD	57,730	129,793	12,919	18,260	12,556	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	229,603	515,885	87,857	111,434	107,594	10
11 SURPLUS FUNDS AT END OF PERIOD	$287,333	$645,678	$100,776	$129,694	$120,150	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	ORFORD	PETERBOROUGH	ROCHESTER	SANDOWN	SOMERSWORTH	
	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION	HOLY ROSARY CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$1,888	$514,932	$654,975	$3,260	$308,284	(a)
(b) Interest from Investments	977	198,842	10,280	389	19,942	(b)
(c) Other operating earnings	.....	10,061	27,430	.....	5,505	(c)
Total Operating Earnings	2,865	723,835	692,685	3,649	333,731	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	100	96,866	91,391	.....	70,007	(a)
(b) Net occupancy expense	.....	3,600	47,376	.....	.....	(b)
(c) Loan servicing expense	.....	109	5,269	.....	12,508	(c)
(d) Professional and outside services	.....	.....	16,695	.....	.....	(d)
(e) Provision or net actual loan losses	.....	710	4,993	.....	(2,005)	(e)
(f) Interest on borrowings	.....	.....	21,147	.....	2,677	(f)
(g) Other operating expenses	740	45,340	49,107	972	23,678	(g)
Total Operating Expenses	840	146,625	235,978	972	106,865	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	2,025	577,210	456,707	2,677	226,866	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	973	520,574	374,915	2,507	188,104	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	1,052	56,636	81,792	170	38,762	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on Investments	.....	.....	9,000	.....	.....	(a)
(b) Other net non-operating gains/(losses)	.....	.....	.....	.....	.....	(b)
(c) Total Non-operating Gains/(Losses)	.....	.....	9,000	.....	.....	(c)
7 ENTRANCE FEES	.....	.....	.....	.....	.....	7
8 OTHER ADDITIONS (DEDUCTIONS)	.....	.....	.....	.....	.....	8
9 NET CHANGE FOR THE PERIOD	1,052	56,636	90,792	170	38,762	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	10,279	559,600	245,971	5,525	373,149	10
11 SURPLUS FUNDS AT END OF PERIOD	$11,331	$616,236	$336,763	$5,695	$411,911	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	SUNCOOK CENTRAL CREDIT UNION				
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	$248,493				(a)
(b) Interest from investments	46,782				(b)
(c) Other operating earnings	3,014				(c)
Total Operating Earnings	298,289				
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	65,411				(a)
(b) Net occupancy expense	11,864				(b)
(c) Loan servicing expense	1,139				(c)
(d) Professional and outside services	14,735				(d)
(e) Provision or net actual loan losses	20,471				(e)
(f) Interest on borrowings	.....				(f)
(g) Other operating expenses	27,354				(g)
Total Operating Expenses	140,974				
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	157,315				3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	175,440				4
5 NET INCOME AFTER INTEREST/DIVIDENDS	(18,125)				5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	.....				(a)
(b) Other net non-operating gains/(losses)	198				(b)
(c) Total Non-operating Gains/(Losses)	198				(c)
7 ENTRANCE FEES	19,808				7
8 OTHER ADDITIONS (DEDUCTIONS)	.....				8
9 NET CHANGE FOR THE PERIOD	1,881				9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	203,815				10
11 SURPLUS FUNDS AT END OF PERIOD	$205,696				11

MANCHESTER

ST. MARY'S BANK
200 McGREGOR STREET
MANCHESTER, NH 03102

(Year of Incorporation - 1909) Tel. 669-4600

OFFICERS

President
Ovide A. Lamontagne

Vice President
Raymond A. Cloutier

Treasurer
** Leonard D. Lacouture

Secretary
Gerald O. Robert

Senior Loan Officer
Raymond A. Lessard

Chief Financial Officer
Robert W. Gill

Chief Operations Officer
L. Michael Lindblom

DIRECTORS

Joseph J. Acorace
Gerald E. Aubin
Raymond A. Cloutier
Robert A. Duval
Ovide A. Lamontagne
Claude F. Pelletier
* Gerald O. Rheault
* Gerald O. Robert
* Henry L. Roy

GENERAL INFORMATION

Surety Coverage	$3,000,000
Total compensation paid to officers and employees (including directors)	$1,256,679
Total number of accounts	50,459

* Investment Committee Members
** Chief Executive Officer

ASSETS

	(CENTS OMITTED)
Cash and due from banks	$ 7,023,732
Investments	12,545,843
Real estate loans	63,803,499
Other loans	10,790,804
Federal funds sold	2,050,000
Bank premises, vaults, furniture & fixtures	1,779,915
Other real estate owned	.....
Other assets	1,326,023
Total Assets	$99,319,816

LIABILITIES AND CAPITAL

Shares	$ 105,465
Share drafts	7,996,306
Regular savings	34,136,249
Time deposits	51,016,347
Other deposits	1,326,471
Borrowings	50,000
Other liabilities	665,401
Guaranty fund	3,357,799
Undivided profits	665,778
Other reserves	.....
Total Liabilities and Capital	$99,319,816

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

	(CENTS OMITTED)
OPERATING EARNINGS	
Interest and fees on loans	$ 8,310,409
Interest and dividends on securities	2,425,983
Commissions, collection, exchange and service charges	109,012
Income on federal funds sold and loans & securities purchased under agreement to resell	164,589
Other operating earnings	66,254
Total Operating Earnings	11,076,247
OPERATING EXPENSES	
Salaries, wages and fees	1,256,679
Employee benefits	315,392
Net occupancy expense of bank premises	238,366
Interest on capital notes and debentures	.....
Interest on borrowings and related liabilities	.....
Furniture and equipment expense	296,473
Net actual loan losses	84,414
Other operating expenses	889,539
Total Operating Expenses	3,080,863
NET OPERATING EARNINGS	7,995,384
INTEREST AND DIVIDENDS ON DEPOSITS	7,114,075
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	881,309
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	27,208
Other net non-operating (charges)/credits	.....
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	27,208
NET INCOME	908,517
DIVIDENDS PAID ON CAPITAL STOCK	.....
NET INCOME AFTER DIVIDENDS	908,517
OTHER INCREASES IN CAPITAL ACCOUNTS	.....
OTHER DECREASES IN CAPITAL ACCOUNTS	(78,735)
NET CHANGE FOR PERIOD	829,782
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,193,795
CAPITAL ACCOUNT AT END OF PERIOD	$4,023,577

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

NUMBER OF CREDIT UNIONS REPORTING: 32
DECEMBER 31, 1984

ASSETS	(CENTS OMITTED)	% of Total Assets	LIABILITIES AND SURPLUS FUNDS	(CENTS OMITTED)	% of Total Liabilities and Surplus
Cash and due from banks	$ 36,872,354	14.03	Shares/deposits	$240,717,465	91.58
I.C.U. funds & other overnight deposits	8,142,714	3.10	Notes payable	432,000	.16
U.S. Government obligations	14,063,715	5.35	Other liabilities	1,124,619	.43
Federal agencies	12,026,764	4.58	Total Liabilities	242,274,084	92.17
Other securities and investments	7,454,753	2.84	Statutory reserve (RSA 394-B:49)	11,502,882	4.38
Real estate loans	89,932,333	34.21	Undivided earnings	7,235,708	2.75
Other loans	88,439,953	33.64	Other reserves	1,831,187	.70
Land and buildings (net)	2,577,091	.98	Total surplus funds	20,569,777	7.83
Other fixed assets (net)	1,416,308	.54	Total Liabilities and Surplus Funds	$262,843,861	100.00
Other assets	1,917,876	.73			
Total Assets	$262,843,861	100.00			

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES

CREDIT UNIONS

	December 31, 1984 (CENTS OMITTED)
OPERATING EARNINGS:	
Interest and fees on loans	$20,015,926
Interest from investments	8,764,718
Other operating earnings	593,461
Total Operating Earnings	29,374,105
OPERATING EXPENSES:	
Salaries, wages, fees and benefits	3,574,994
Net occupancy expense	509,466
Interest on borrowings and related liabilities	55,960
Provision or net actual loan losses	251,583
Other operating expenses	3,011,107
Total Operating Expenses	7,403,110
NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	21,970,995
INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	18,477,175
NET INCOME AFTER INTEREST/DIVIDENDS	3,493,820
NON-OPERATING GAINS/(LOSSES)	
Net gains/(losses) on investments	36,763
Other net non-operating gains/(losses)	13,523
Total Non-operating Gains/(Losses)	50,286
ENTRANCE FEES	2,337
OTHER ADDITIONS (DEDUCTIONS)	(1,903)
NET CHANGE FOR THE PERIOD	3,544,540
SURPLUS FUNDS AT BEGINNING OF PERIOD	17,025,237
SURPLUS ACCOUNT AT END OF PERIOD	$20,569,777

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

10 FORT EDDY ROAD
CONCORD, NH 03301

(Year of Incorporation - 1952)

Tel. 224-1432

OFFICERS

President
Warren D. Thompson

Vice Presidents
Robert C. McCray
William M. Scranton

Treasurer
Paul E. Ordway

Assistant Treasurers
Herbert E. Little
Robert E. Paddock

Secretary
Edward J. Haseltine

Assistant Secretaries
Kurt M. Swenson
Thomas C. Tobey

Clerk
Richard F. Upton

** (Albert Hall III)

DIRECTORS

Peter J. Allen
Robert L. Bailey
Kenneth C. Baker
Robert M. Beyer, Jr.
Peter C. Brown
J. Norton Cabell
Richard Carey
John A. Clements
Bruce Clow
Lyman A. Cousens
Daniel J. Donahue
John C. Duffett
W. Robert Felder
Francis J. Haines, Jr.
Harvey Hill
William House
Russell F. Ingram
William F. Kidder, Jr.
Roy M. Malool
Frederick H. Manning
* Robert C. McCray
Mark Northridge
Emerson H. O'Brien
* Paul E. Ordway
Seymour Osman
J. Herman Pouliot
Fred B. Roedel
Charles F. Rutter
* William M. Scranton
Charles F. Sheridan
Norman B. Storrs
Reyer Swan
* Warren D. Thompson

* Investment Committee Members
** Manager

ASSETS

CURRENT ASSETS:			
Cash		$ 14,637	
Investments		899,847	
Accrued interest receivable		120,574	
Prepaid rent		750	
Prepaid Insurance		1,613	
Prepaid Business Profits Tax		460	
Loans receivable	$2,076,685		
LESS: Allowance for uncollectible loans	40,252	2,036,433	
Accounts receivable		12,264	
Total Current Assets			$3,086,578
FIXED ASSETS:			
Furniture and fixtures, Auto		$31,309	
LESS: Reserve for depreciation		15,164	
Net depreciated value			16,145
Other Assets			5,408
Total Assets			$3,108,131

LIABILITIES AND CAPITAL

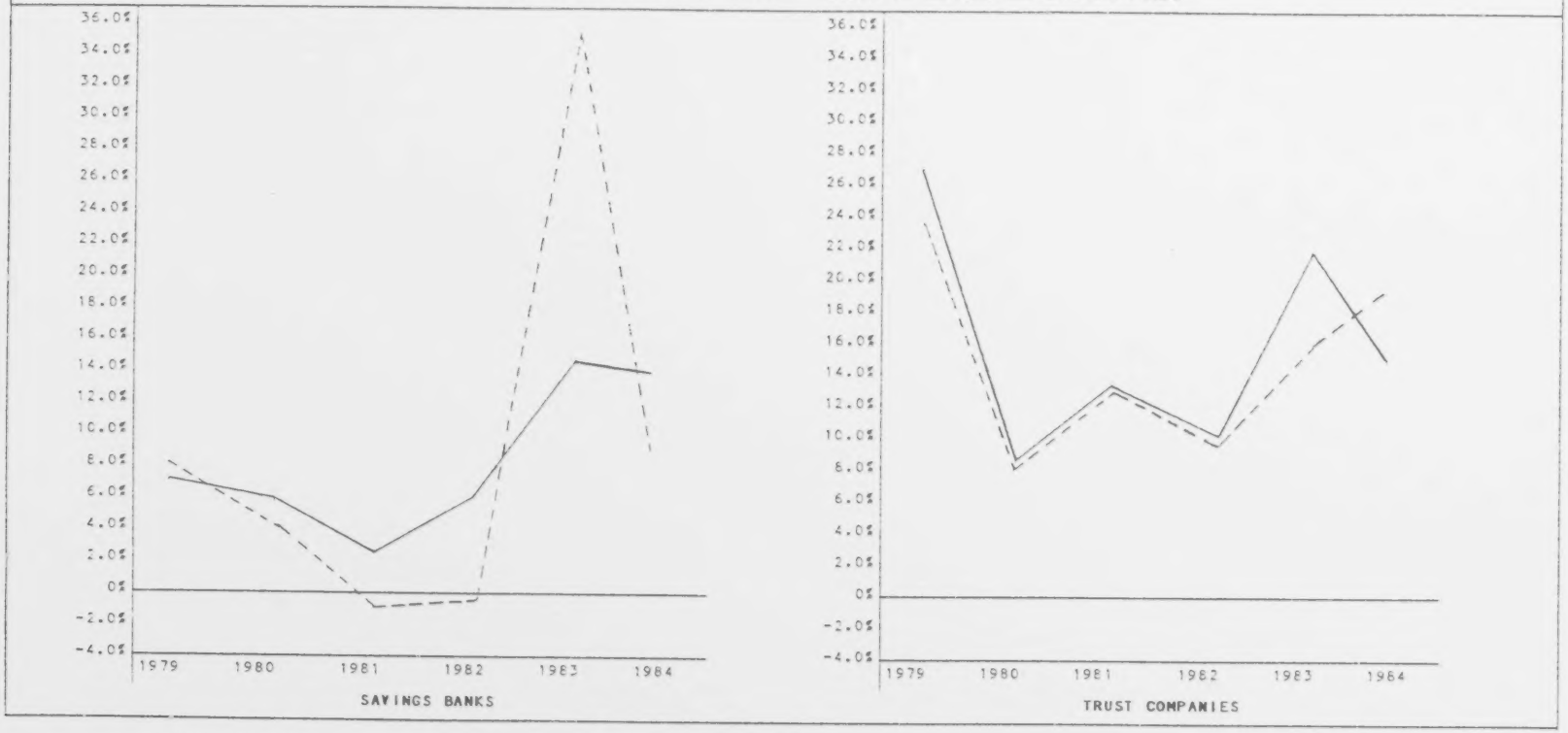
LIABILITIES:		
Notes payable - members	$2,862,435	
Accrued interest on notes payable	104,951	
Employees' payroll taxes	1,405	
Deferred liability	13,937	
Accrued expenses	1,455	
Total Liabilities		$2,984,183
CAPITAL STOCK		$ 125,400
SURPLUS		(1,452)
Total Liabilities and Capital		$3,108,131

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

OPERATING EARNINGS:		
Interest on loans receivable	$151,356	
Interest on investments	168,227	
Service fee and miscellaneous	8,079	$327,662
OPERATING EXPENSES:		
Salaries and benefits	$ 77,265	
Manager's expense	7,776	
Interest on notes payable	229,155	
Overhead	51,430	365,626
NET OPERATING EARNINGS		$(37,964)
OTHER NET NON-OPERATING CHARGES/CREDITS		$(32,744)
OTHER INCREASES/(DECREASES) IN CAPITAL		$9,200
NET OPERATING EARNINGS		(61,508)
TOTAL CAPITAL:		
Balance, January 1, 1984		$185,456
Balance, December 31, 1984		$123,948

GRAPHIC TRENDS

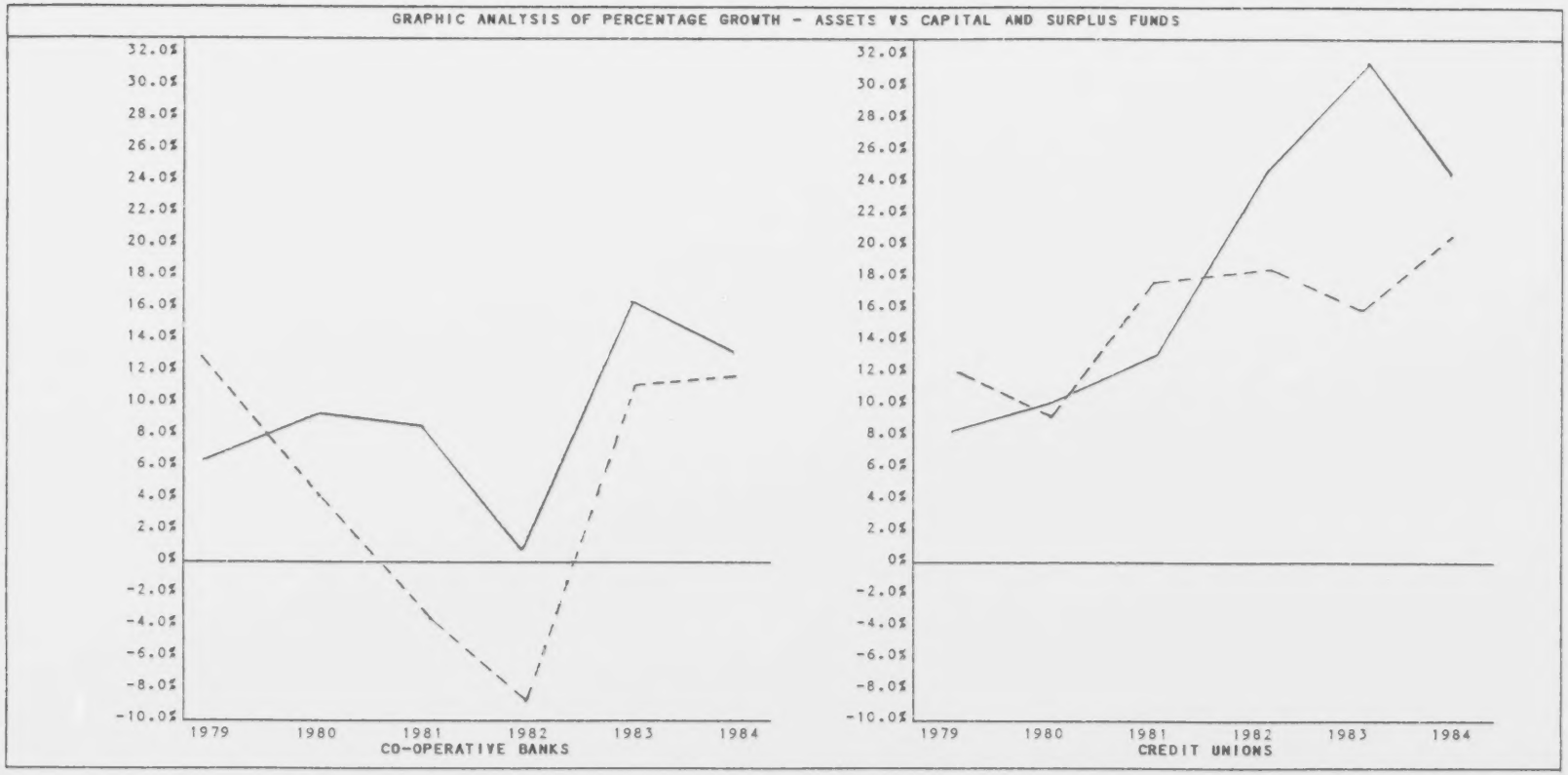
GRAPHIC ANALYSIS OF PERCENTAGE GROWTH - ASSETS VS CAPITAL AND SURPLUS FUNDS



——— Asset Growth

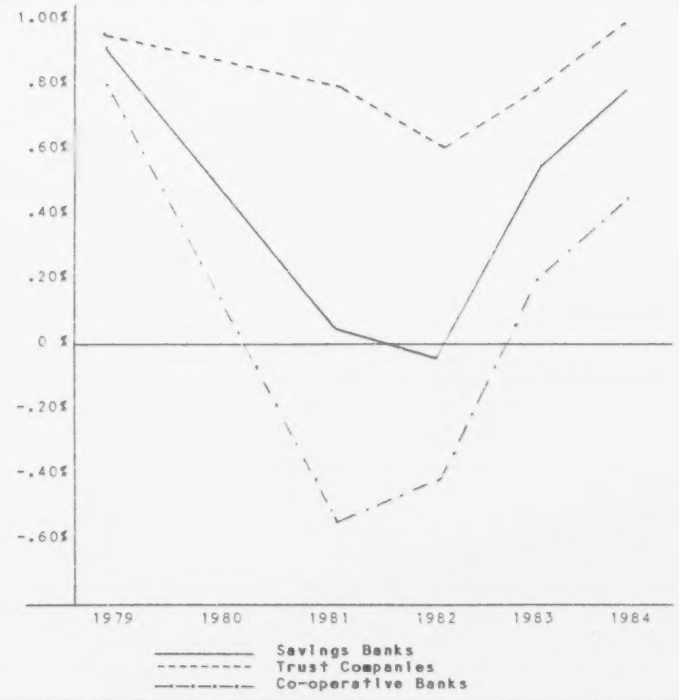
---------- Capital Surplus Formation

NOTE: Asset and capital growth during the period 1982-1983 reflects a one-time conversion to capital stock institutions by three large mutual savings banks. If this had not occurred, the growth shown above would be 12.73% and 6.83% respectively.

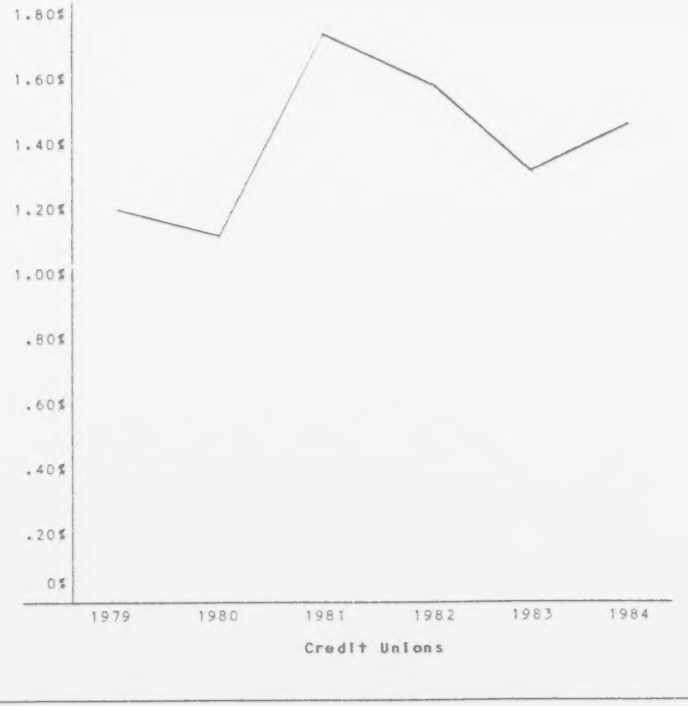


NOTE: Co-operative bank growth percentages for 1983 have been adjusted to reflect the six banks remaining at year ending December 31, 1983.

Net Operating Earnings After Dividends & Fed. Taxes to Average Assets



Net Operating Earnings After Dividends to Average Assets



ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1984

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Hampton
Allstate Enterprises, Inc.	Merrimack
Allstate Enterprises, Inc.	North Londonderry
Allstate Enterprises, Inc.	Somersworth
American Funding Limited	Manchester
Aqua-Craft of New Hampshire	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Baker Financial Services	Manchester
Barnstable Service Corp.	Concord
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Century Mortgage Co., Inc.	Manchester
Citicorp Person-to-Person Financial Center, Inc.	Bedford
Comfed Mortgage Co.	Portsmouth
Commercial Credit Corporation	Manchester
Commonwealth Mortgage Co., Inc.	Amherst
Domestic Safe Deposit Co.	Concord
Dube, William L.	Nashua
Fidelity Guarantee Mortgage Corp.	Nashua
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
FinanceAmerica Mortgage Services Inc.	Bedford
Financial Enterprises Corp.	Nashua
First American Mortgage Co. of New Hampshire	Bedford
First N.H. Mortgage Corp.	Manchester
Fleet Mortgage Corp.	Bedford
Ford Motor Credit Co.	Manchester
Homeowners Funding Corporation of Connecticut	Salem
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington Mall
Magnabuilt Inc.	Derry
Marquette Credit Union	Manchester
Merrill Lynch Equity Mgt., Inc.	Manchester
Money Store, The/New Hampshire Inc.	Manchester
Norwest Financial New Hampshire 1, Inc.	Salem
Norwest Mortgage Inc.	Nashua

SECOND MORTGAGE HOME LOAN LICENSEES (Continued)
DECEMBER 31, 1984

Progressive Consumers Credit Union	Nashua
Residential Funding Corporation	Nashua
Seacoast Mortgage Corp.	Nashua
Seasonal Specialty Stores, Inc.	Salem
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Taube Investment Corporation	Manchester
Trustees of Dartmouth College	Hanover
Vinyl-Side Home Improvement Corp.	Bedford

CONSOLIDATED STATEMENT OF CONDITION
OF
72 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1984

The following statements and analyses have been prepared
In accordance with the requirements of RSA 398-A.

ASSETS

	(CENTS OMITTED)	
Cash on hand and in banks	$ 733,461	
Loans receivable (second mortgage home loans)	56,500,649	
Furniture, fixtures and equipment	350,896	
Organization expense	2,283	
Deferred charges	32,631	
Other assets	17,269,201	
Total Assets Used and Useful In Second Mortgage Home Loan Business		$74,889,121
Assets Not Used In Second Mortgage Home Loan Business		30,356,427
Total Assets		$105,245,548

LIABILITIES AND CAPITAL

	(CENTS OMITTED)	
Notes and accounts payable	$40,995,665	
Capital stock	1,013,317	
Surplus	18,711,329	
Net worth	1, 68,689	
Reserve for bad debts	1,997,112	
Other reserves	196,733	
Deferred Income	1,754,390	
Other liabilities	40,506,313	
Total Liabilities and Capital		$105,245,548

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
72 SECOND MORTGAGE HOME LOAN LICENSEES
YEAR ENDING DECEMBER 31, 1984

(CENTS OMITTED)

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:		
Interest collected on loans	$10,355,205	
Other income	3,871,551	
Total income		$14,226,756
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:		
Advertising	325,846	
Auditing	14,175	
Insurance and fidelity bonds	28,702	
Legal fees	86,632	
Postage, printing and stationery	112,417	
Rent	294,437	
Salaries	1,902,726	
Taxes:		
License fees	11,158	
State and local	166,166	
Federal	1,095,871	
Other	2,506,120	
Total Expenses		6,544,250
NET EARNINGS		7,682,506
OTHER INCOME (NON-CURRENT)		73,209
Sub-total		7,755,715
OTHER CHARGES (NON-CURRENT)		347,217
NET PROFIT FOR THE PERIOD, BEFORE INTEREST PAID ON BORROWED FUNDS		$7,408,498
Interest Paid on Borrowed Funds		$6,060,518

CONSOLIDATED ANALYSIS OF LOANS
OF
72 SECOND MORTGAGE HOME LOAN LICENSEES

	No. of Loans	(CENTS OMITTED) Amount	Average
Loan Balances Outstanding December 31, 1983	4,160	$59,572,359	$14,320
Loans Made During the Year	1,953	31,836,622	16,301
Loan Balances Outstanding December 31, 1984	3,650	56,500,652	15,480
Loans Made During The Year Classified By Size:			
$ 1,500.00 or Less	5	$ 4,650	$ 930
$ 1,500.01 to $ 2,000.00			
$ 2,000.01 to $ 2,500.00	3	7,400	2,467
$ 2,500.01 to $ 3,000.00	7	19,333	2,762
$ 3,000.01 to $ 4,000.00	17	59,559	3,503
$ 4,000.01 to $ 5,000.00	32	151,641	4,739
$ 5,000.01 to $ 7,500.00	197	1,224,944	6,218
$ 7,500.01 to $10,000.00	233	2,049,765	8,797
$10,000.01 to $15,000.00	523	6,450,611	12,334
$15,000.01 to $20,000.00	359	6,238,457	17,377
$20,000.01 to $25,000.00	246	5,553,906	22,577
$25,000.01 to $30,000.00	180	4,980,280	27,668
$30,000.01 to $35,000.00	151	5,096,076	33,749
Total	1,953	$31,836,622	$16,301

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1984

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Hampton
Allstate Enterprises, Inc.	Merrimack
Allstate Enterprises, Inc.	North Londonderry
Allstate Enterprises, Inc.	Somersworth
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial New Hampshire Inc.	Concord
Beneficial New Hampshire Inc.	Derry
Beneficial New Hampshire Inc.	Dover
Beneficial New Hampshire Inc.	Laconia
Beneficial New Hampshire Inc.	Manchester
Beneficial New Hampshire Inc.	Milford
Beneficial New Hampshire Inc.	Nashua
Beneficial New Hampshire Inc.	Portsmouth
Beneficial New Hampshire Inc.	Rochester
Beneficial New Hampshire Inc.	West Lebanon
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Ford Motor Credit Company	Bedford
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Taube Finance Co., Inc.	Manchester

CONSOLIDATED STATEMENT OF CONDITION
OF
42 SMALL LOAN LICENSEES
DECEMBER 31, 1984

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III and Section 9.

ASSETS

(CENTS OMITTED)

	Small Loan Business	Other Business
Cash on hand and in banks	$ 128,366	$ 98,139
Accounts receivable	22,059	328,628
Loans receivable of $10,000 or less	29,927,950	.....
Loans receivable	.....	41,406,073
Furniture, fixtures and equipment	162,520	133,993
Accrued interest receivable	92,469	128,037
Organization expense (net of reserve)	.....	.....
Deferred charges	36,203	32,700
Other assets	979,615	1,010,581
Total Assets	$31,349,182	$43,138,151

LIABILITIES AND CAPITAL

(CENTS OMITTED)

	Small Loan Business	Other Business
Accounts payable	$ 100,440	$ 25,582
Notes payable	581,495	49,367
Deferred income and unearned charges	61,482	1,515,377
Due home office and subsidiaries	23,153,105	30,111,547
Other liabilities	232,032	291,438
Capital stock	25,249	25,795
Net worth (if individual or partnership)	.....	.....
Surplus (including undivided profits)	5,994,580	10,098,290
Reserve for bad debts	1,195,573	873,741
Other reserves	1,226	147,014
Total Liabilities and Capital	$31,349,182	$43,138,151

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
42 SMALL LOAN LICENSEES

(CENTS OMITTED)

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$6,549,462	$ .....
Interest or charges collected from other business	.....	7,610,675
Default charges	3,129	23,459
Deferment charges	2,635	256
Other income	80,047	148,650
Total Income	6,635,273	7,783,040
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	98,588	37,131
Auditing	7,567	1,410
Insurance and fidelity bonds	2,535	1,716
Legal fees	31,887	44,862
Postage, printing and stationery	95,196	62,621
Rent	177,789	149,399
Salaries	1,041,516	757,475
Taxes:	10,656	7,496
License fees	115,459	111,952
State and local	509,232	580,167
Federal	1,584,257	1,396,646
Other	3,674,682	3,150,875
Total Expense	2,960,591	4,632,165

NET EARNINGS	2,960,591	4,632,165
RECOVERIES OF ACCOUNTS PREVIOUSLY CHARGED OFF	143,223	107,651
OTHER RECOVERIES AND PROFITS	1,290	18,412
Subtotal	3,105,104	4,758,228
BAD DEBTS CHARGED OFF	361,658	243,314
ADDITIONS TO RESERVE FOR BAD DEBTS	358,739	(86,851)
Total Charges	720,397	156,463
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$2,384,707	$4,601,765
Interest paid on borrowed funds	$3,056,181	$4,208,847

CONSOLIDATED ANALYSIS OF LOANS
OF
42 SMALL LOAN LICENSEES

	Small Loan Business	
		(CENTS OMITTED)
	No. of Loans	Amount
Loan Balances Outstanding December 31, 1983	17,846	$26,803,403
Loans Made During the Year	14,816	30,820,656
Loan Balances Outstanding December 31, 1984	18,024	29,927,950
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	1,245	$ 600,650
$ 600.01 to $ 1,500.00	5,143	6,191,293
$1,500.01 to $ 5,000.00	8,009	21,218,934
$5,000.01 to $ 7,500.00	312	1,841,454
$7,500.01 to $10,000.00	107	968,325
Total	14,816	30,820,656

	No. of Loans	Amount
Loans Made During the Year Secured in Whole or in Larger Part on:		
Chattel mortgages on household goods	2,064	$ 6,346,268
Automobiles	722	2,034,920
Other chattels	638	1,823,991
Unsecured notes	10,908	19,359,466
Endorsed notes	404	3 936,688
Wage assignments	4	7,982
Other considerations	76	311,341
Total	14,816	$30,820,656

	No. of Accounts	Amount of Unpaid Balances
Accounts with no payment of either principal or charges:		
One month	1,324	$ 1,979,847
Two months	378	470,729
Three months or more	454	503,403
Total	2,423	$ 2,953,979

CONSOLIDATED REPORT OF SUITS, POSSESSION AND SALE OF CHATTELS
OF
42 SMALL LOAN LICENSEES
DECEMBER 31, 1984

	Small Loan Business	
		(CENTS OMITTED)
	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	144	$181,041
Suits instituted during the year	322	378,651
Suits on which judgment was secured during the year	186	211,520
Suits settled before judgment during the year	61	74,874
Suits pending at close of current year	219	273,453
WAGE ASSIGNMENTS FILED DURING THE YEAR	22	24,279
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	...	.....
(2) When not in use	...	.....
By Voluntary Surrender		
(1) When in use	...	.....
(2) When not in use	...	.....
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	1	1,600
(2) When not in use	5	16,722
By Voluntary Surrender		
(1) When in use	3	10,307
(2) When not in use	5	36,351
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	1	4,000
(2) When not in use	..	.....
By Voluntary Surrender		
(1) When in use	5	2,807
(2) When not in use	..	.....
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	1	300
(2) When not in use	4	29,693
(B) Without Borrower's Consent		
(1) When in use	3	2,900
(2) When not in use	6	8,850

ALL

FINANCIAL INSTITUTIONS

IN

NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
Alton:	*	Farmington National and Savings Bank, Farmington
Amherst:	#	Allstate Enterprises, Inc.
	+	Allstate Enterprises, Inc.
	+	Commonwealth Mortgage Co., Inc.
	*	Amoskeag National Bank & Trust Co., Manchester
	*	Milford Co-operative Bank, Milford
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Dover Federal Savings Bank, Dover
	*	Southeast Bank for Savings, Dover
	*	Strafford National Bank, Dover
Bartlett:	*	White Mountain National Bank of North Conway, North Conway
Bedford:	#	Allstate Enterprises, Inc.
	+	Allstate Enterprises, Inc.
	*	Amoskeag National Bank & Trust Co., Manchester (2)
	*	Amoskeag Savings Bank, Manchester
Bedford: (continued)	+	Aqua-Craft of New Hampshire
	*	BankEast, Manchester
		Bedford Bank, The
	+	Citicorp Person-to-Person Financial Center, Inc.
	+	Commonwealth Mortgage Co., Inc.
	+	FinanceAmerica Mortgage Services, Inc.
	+	First American Mortgage Co. of New Hampshire
	+	Fleet Mortgage Corp.
	#	Ford Motor Credit Company
	*	Merchants Savings Bank, Manchester
	+	Vinyl-Side Home Improvement Corp.
Belmont:		Belknap Bank & Trust
	*	First Deposit National Bank, Tilton
Berlin:		Berlin City Bank, The
		Home Bank, fsb
		L'Ange Gardien Credit Union
		North Country Bank
		United Brotherhood Credit Union
Bethlehem:	*	Indian Head Bank North, Littleton
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:		Bristol Bank, The
		IPC Employees Credit Union
Brookline:	*	Milford Co-operative Bank, Milford

Campton:
* Pemigewasset National Bank of Plymouth, The, Plymouth
* Plymouth Guaranty Savings Bank, Plymouth

Canaan:
* Mascoma Savings Bank, Lebanon

Candia:
* Derry Bank and Trust Company, Derry

Charlestown:
* Claremont Savings Bank, Claremont
Connecticut River Bank
* Connecticut River Bank

Chester:
* Derry Bank and Trust Company, Derry

Claremont:
* BankEast, Manchester (2)
City Bank and Trust
Claremont Community Federal Credit Union
Claremont Savings Bank
* Claremont Savings Bank
* Connecticut River Bank, Charlestown
* Indian Head National Bank, Nashua

Colebrook:
Farmers and Traders National and Savings Bank of Colebrook, The
First Colebrook Bank, The

Concord:
Allstate Enterprises, Inc.
+ Allstate Enterprises, Inc.
# Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
* Bank of New Hampshire, National Association, Manchester (2)
* BankEast, Manchester (2)
# Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire
Charter Trust Company
Concord National Bank
* Concord National Bank
Concord Postal Credit Union
Concord Savings Bank
* Concord Savings Bank (2)
+ Domestic Safe Deposit Co.
* Indian Head National Bank, Nashua
Merrimack County Savings Bank
New Hampshire Business Development Corporation
New Hampshire Savings Bank
* New Hampshire Savings Bank (2)
New Hampshire Federal Credit Union

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Concord: (continued)	Spaulding Memorial Federal Credit Union
	* United Federal Bank, fsb, Manchester
Contoocook Village:	* Bank of New Hampshire, National Association, Manchester
	* New Hampshire Savings Bank, Concord
Conway:	* Indian Head Bank North, Littleton
	* White Mountain National Bank of North Conway, North Conway
Cornish Flat:	* Claremont Savings Bank, Claremont
Danbury:	* New London Trust Company, The, New London
Derry:	# Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire
	Derry Bank and Trust Company
	* Derry Bank and Trust Company
	* Indian Head National Bank, Nashua
	+ Magnabuilt, Inc.
	* United Federal Bank, fsb, Manchester
Dover:	# Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire
Dover: (continued)	Dover Federal Savings Bank
	# FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	K. P. Credit Union
	Merchants National Bank
	* Merchants National Bank
	Seacoast Savings Bank
	* Seacoast Savings Bank
	Southeast Bank for Savings
	* Southeast Bank for Savings
	Strafford National Bank
	* Strafford National Bank
Durham:	* Dover Federal Savings Bank, Dover
	Durham Trust Company
	* Seacoast Savings Bank, Dover
Enfield:	* Mascoma Savings Bank, Lebanon
	* National Bank of Lebanon, The, Lebanon

Epping:	* Indian Head Bank and Trust Company, Portsmouth
Epsom:	* Suncook Bank, The, Suncook
Exeter:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * Bank Meridian, National Association (2) Exeter Banking Company First Savings and Loan Association of New Hampshire * First Savings and Loan Association of New Hampshire * Indian Head Bank and Trust Company, Portsmouth (2) P E A Credit Union
Farmington:	Farmington National and Savings Bank
Franconia:	* Indian Head Bank North, Littleton * Peoples National Bank of Littleton
Franklin:	* Belknap Bank & Trust, Belmont * First Savings and Loan Association of New Hampshire, Exeter Franklin Savings Bank * Franklin Savings Bank * Laconia Peoples National Bank and Trust Company, Laconia (3) Webster Valve Employees Federal Credit Union
Gilford:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * Indian Head National Bank, Nashua * Laconia Federal Savings & Loan Association, Laconia * Laconia Peoples National Bank & Trust Co., Laconia Village Bank & Trust Company
Glen:	* North Conway Bank, North Conway
Goffstown:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Indian Head National Bank, Nashua * Merchants National Bank of Manchester, The, Manchester
Gorham:	* Home Bank, fsb, Berlin * Saver's Bank, The, Littleton
Grantham:	* Lake Sunapee Savings Bank, fsb, Newport * Saver's Bank, The, Littleton
Greenland:	* First National Bank of Portsmouth, The, Portsmouth * Portsmouth Savings Bank, Portsmouth

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Greenville:
Village Savings Bank

Groveton:
* Berlin City Bank, The, Berlin

Hampstead:
* Derry Bank and Trust Company, Derry
* First Savings and Loan Association of New Hampshire, Exeter
* Plaistow Bank and Trust Company, Plaistow

Hampton:
Allstate Enterprises, Inc.
+ Allstate Enterprises, Inc.
* BankEast Savings Bank & Trust, Rochester
Bank Meridian, National Association
* Bank Meridian, National Association
* First National Bank of Portsmouth, Portsmouth
Hampton Co-operative Bank
* Indian Head Bank and Trust Company, Portsmouth
Seacoast Federal Credit Union

Hampton Falls:
* Exeter Banking Company, Exeter

Hanover:
Dartmouth National Bank of Hanover
* Dartmouth National Bank of Hanover (2)
Hanover Bank & Trust Company
* Hanover Bank & Trust Company
Hanover Credit Union
* National Bank of Lebanon, The, Lebanon (2)
Occon Federal Credit Union

Hanover: (continued)
* Saver's Bank, The, Littleton (2)
+ Trustees of Dartmouth College

Henniker:
* Valley Bank, The, Hillsboro

Hillsboro:
* Bank of New Hampshire, National Association, Manchester
Contoocook Valley Federal Credit Union
Valley Bank, The

Hinsdale:
* Cheshire National Bank, The, Keene

Hollis:
* First Federal Bank, fsb, Nashua
* Souhegan National Bank, Milford

Hooksett:
* Amoskeag National Bank & Trust Co., Manchester
* Amoskeag Savings Bank, Manchester
* Suncook Bank, The, Suncook

Hudson:
* Bank of New Hampshire, National Association, Manchester
* BankEast, Manchester
* First Federal Bank, fsb, Nashua
* Indian Head National Bank, Nashua
* Nashua Federal Savings & Loan Association, Nashua
* Nashua Trust Company, Nashua

Jaffrey:	Monadnock Bank, The
	* Peterborough Savings Bank, Peterborough
Keene:	Cheshire County Savings Bank
	* Cheshire County Savings Bank (2)
	Cheshire Hospital Federal Credit Union
	Cheshire National Bank, The
	* Cheshire National Bank, The
	Indian Head National Bank of Keene
	* Indian Head National Bank of Keene (2)
	K.M.T.C. Employees Federal Credit Union
	First Northern Co-operative Bank
	Keene Savings Bank
	M P B Employees Credit Union
	Monadnock Credit Union
	NGM Employees Federal Credit Union
	S & C Credit Union
Kingston:	* Plaistow Bank and Trust Company, Plaistow (2)
Laconia:	# Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	Belknap County Federal Employees Credit Union
	# Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire
	# FinanceAmerica Corporation of New Hampshire, Inc.
	+ FinanceAmerica Corporation of New Hampshire, Inc.
	* Indian Head National Bank, Nashua
	Laconia Federal Savings & Loan Association
	Laconia Peoples National Bank & Trust Co.
	* Laconia Peoples National Bank & Trust Co. (1)
	Laconia Savings Bank
	* New Hampshire Savings Bank, Concord
Lakeport:	* Indian Head National Bank, Nashua
Lancaster:	Lancaster National Bank, The
	* Peoples National Bank of Littleton, Littleton
	Siwooganock Guaranty Savings Bank, The
Langdon:	* Connecticut River Bank, Charlestown

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Lebanon:	* Hanover Bank & Trust Company
	Mascoma Savings Bank
	National Bank of Lebanon, The
	SBB Employees Credit Union
	# Security Pacific Finance Corp.
	+ Security Pacific Finance Corp.
Lincoln:	* Plymouth Guaranty Savings Bank, Plymouth
	* Saver's Bank, The, Littleton
Lisbon:	* Indian Head Bank North, Littleton
Littleton:	Indian Head Bank North
	* Indian Head Bank North
	Peoples National Bank of Littleton
	Saver's Bank, The
	* Saver's Bank, The
Londonderry:	* Amoskeag Savings Bank, Manchester
	* Bedford Bank, The, Bedford
	* Indian Head National Bank, Nashua
	* Merchants Savings Bank, Manchester
Lyme:	* Dartmouth National Bank of Hanover, Hanover
Manchester:	+ American Funding Limited
	Amoskeag National Bank & Trust Co.
	* Amoskeag National Bank & Trust Co. (4)
	Amoskeag Savings Bank
	* Amoskeag Savings Bank (4)
	# Avco Financial Services of New Hampshire, Inc. #1
	# Avco Financial Services of New Hampshire, Inc. #2
	+ Avco Financial Services of New Hampshire, Inc. #1
	+ Avco Financial Services of New Hampshire, Inc. #2
	B.G.S. Employees Federal Credit Union
	+ Baker Financial Services
	Bank of New Hampshire, National Association
	* Bank of New Hampshire, National Association (4)
	BankEast
	* BankEast (2)
	BankEast Trust Company
	# Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire

Manchester: (continued)	# C.I.T. Financial Services, Inc. + C.I.T. Financial Services, Inc. Cathedral Parish Credit Union + Century Mortgage Co., Inc. # Commercial Credit Corporation + Commercial Credit Corporation + Consumer Acceptance Corp. * Derry Bank and Trust Company, Derry + First N.H. Mortgage Corp. + Ford Motor Credit Co. Granite State Credit Union # Household Finance Corporation + Household Finance Corporation * Indian Head National Bank, Nashua J. F. & Associates Credit Union Manchester Municipal Employees Credit Union + Marquette Credit Union Merchants National Bank of Manchester, The * Merchants National Bank of Manchester, The (3) Merchants Savings Bank, Manchester * Merchants Savings Bank, Manchester (4) + Merrill Lynch Equity Management Inc. + Money Store, The/New Hampshire Inc. N.H. Food Industry Credit Union
Manchester: (continued)	Postal Employees' Credit Union of New Hampshire St. Mary's Bank # Security Pacific Finance Corp. + Security Pacific Finance Corp. # Taube Finance Co., Inc. + Taube Investment Corporation Telephone Credit Union of NH Union Leader Employees Credit Union United Federal Bank, fsb * United Federal Bank, fsb (2)
Marlborough:	* Indian Head National Bank of Keene, Keene
Meredith:	* BankEast, Manchester Meredith Bank & Trust Meredith Village Savings Bank
Merlden:	* National Bank of Lebanon, The, Lebanon
Merrimack:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * Bank of New Hampshire, National Association, Manchester * First Federal Bank, fsb, Nashua * Indian Head National Bank, Nashua * Merchants Savings Bank, Manchester (2) * Nashua Federal Savings and Loan Association, Nashua

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Milford:

Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire
Milford Co-operative Bank
* Peterborough Savings Bank, Peterborough
Souhegan National Bank, The
* Souhegan National Bank, The

Monroe:

* Woodsville Guaranty Savings Bank, The, Woodsville

Mont Vernon:

* Milford Co-operative Bank, Milford

Moultonborough:

* Meredith Bank & Trust, Meredith
* Meredith Village Savings Bank, Meredith

Nashua:

* Amoskeag National Bank & Trust Co., Manchester
# Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
* Bank of New Hampshire, National Association, Manchester (5)
* BankEast, Manchester (2)
+ Barnstable Service Corp., The
# Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire

Nashua: (continued)

+ Century Mortgage Co., Inc.
* Concord Savings Bank, Concord
+ Dube, William L., Nashua
+ Fidelity Guarantee Mortgage Corp.
# FinanceAmerica Corporation of New Hampshire Inc.
+ FinanceAmerica Corporation of New Hampshire Inc.
+ Financial Enterprises Corp.
First Federal Bank, fsb
Gateway Credit Union
Household Finance Corporation
+ Household Finance Corporation
Impco Employees Federal Credit Union
Indian Head National Bank
* Indian Head National Bank (3)
* Merchants National Bank of Manchester, The
Nashua Federal Savings & Loan Association
* Nashua Federal Savings & Loan Association (2)
Nashua Municipal Employees Credit Union
Nashua Trust Company
* Nashua Trust Company (4)
* New Hampshire Savings Bank, Concord
+ Progressive Consumers Credit Union

Nashua: (continued)	+ Residential Funding Corp.
	St. Joseph Hospital Employees Credit Union
	Sanders Employees Federal Credit Union
	+ Seacoast Mortgage Corp.
	# Security Pacific Finance Corp.
	+ Security Pacific Finance Corp.
	Sprague-Nashua Credit Union
	Triangle Federal Credit Union
New Boston:	* Souhegan National Bank, The, Milford
New Ipswich:	* Village Savings Bank, Greenville
New London:	New London Trust Company, The
	* New London Trust Company, The
	* Lake Sunapee Savings Bank, fsb, Newport
Newington:	Atlantic Trust Company
	* First National Bank of Portsmouth, The, Portsmouth
	# Household Finance Corporation
	+ Household Finance Corporation
	* Merchants National Bank, Dover
	Newco Credit Union
Newmarket:	* Indian Head Bank and Trust Company, Portsmouth
Newbury:	* New London Trust Company, The, New London
Newport:	First Citizens National Bank
	* Indian Head National Bank, Nashua
	Lake Sunapee Savings Bank, fsb
	* Lake Sunapee Savings Bank, fsb
	Sugar River Savings Bank
North Conway:	* Indian Head Bank North, Littleton (2)
	North Conway Bank
	* North Conway Bank
	White Mountain National Bank of North Conway
North Hampton:	* Bank Meridian, National Association, Hampton
	* Exeter Banking Company, Exeter
	* Portsmouth Savings Bank, Portsmouth
North Londonderry:	# Allstate Enterprises, Inc.
	+ Allstate Enterprises, Inc.
North Walpole:	* Savings Bank of Walpole, Walpole
North Woodstock:	* Plymouth Guaranty Savings Bank, Plymouth
Northwood:	* Suncook Bank, The, Suncook
Orford:	Equity Employees Credit Union
	* Hanover Bank & Trust Company, Hanover
Ossipee:	* Indian Head Bank North, Littleton
	* Wolfeboro National Bank, The, Wolfeboro

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Pease Air Force Base:
* Indian Head Bank and Trust Company, Portsmouth

Pelham:
* BankEast Savings Bank and Trust, Rochester
Pelham Bank and Trust Company

Penacook:
* Concord National Bank, Concord

Peterborough:
AWANE Credit Union
First National Bank of Peterborough, The
* First National Bank of Peterborough, The
* Monadnock Bank, The, Jaffrey
Peterborough Savings Bank
* Peterborough Savings Bank (2)
* Village Savings Bank, Greenville

Piermont:
* Woodsville Guaranty Savings Bank, The, Woodsville

Pittsfield:
* Concord National Bank, Concord
* New Hampshire Savings Bank, Concord

Plainfield:
* National Bank of Lebanon, The, Lebanon

Plaistow:
Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
Plaistow Bank and Trust Company
Plaistow Co-operative Bank

Plymouth:
Pemigewasset National Bank of Plymouth, The
* Pemigewasset National Bank of Plymouth, The
Plymouth Guaranty Savings Bank
* Saver's Bank, The, Littleton

Portsmouth:
* BankEast Savings Bank and Trust, Rochester (2)
# Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire
# C.I.T. Financial Services, Inc.
+ C.I.T. Financial Services, Inc.
+ Comfed Mortgage Co.
* Durham Trust Company, Durham (2)
* First Federal Bank, fsb, Nashua
First National Bank of Portsmouth, The
* First National Bank of Portsmouth, The
+ Household Finance Corp.
Indian Head Bank and Trust Company
* Indian Head Bank and Trust Company (3)
* New Hampshire Savings Bank, Concord
Northeast Federal Credit Union
Piscataqua Savings Bank
Portsmouth Savings Bank

Portsmouth: (continued)

ø Security Pacific Finance Corp.
+ Security Pacific Finance Corp.
Service Federal Credit Union

Raymond:

* Exeter Banking Company, Exeter
* First Savings and Loan Association of New Hampshire, Exeter
* Indian Head Bank and Trust Company, Portsmouth

Rindge:

* Monadnock Bank, The, Jaffrey

Rochester:

ø Avco Financial Services of New Hampshire, Inc.
+ Avco Financial Services of New Hampshire, Inc.
BankEast Savings Bank and Trust
* BankEast Savings Bank and Trust (2)
ø Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire
* Granite State Bank, National Association, Somersworth
Holy Rosary Credit Union
* Indian Head Bank and Trust Company, Portsmouth
Profile Bank, fsb

* Branch
+ Second Mortgage Home Loan Company
ø Small Loan Company

Rochester: (continued)

ø Security Pacific Finance Corp.
+ Security Pacific Finance Corp.
* Southeast Bank for Savings, Dover

Rollinsford:

* Granite State Bank, National Association, Somersworth
* Southeast Bank for Savings, Dover

Rye:

* First National Bank of Portsmouth, The, Portsmouth

Salem:

+ Avco Financial Services of New Hampshire, Inc.
ø Avco Financial Services of New Hampshire, Inc.
* BankEast Savings Bank and Trust, Rochester
Fidelity Bank & Trust Company
+ Homeowners Funding Corporation of Connecticut
* Indian Head National Bank, Nashua
* Merchants Savings Bank, Manchester
+ Norwest Mortgage, Inc.
* Pelham Bank and Trust Company, Pelham
Rockingham County Trust Co.
* Rockingham County Trust Co.
Salem Co-operative Bank
Spicket Valley Federal Credit Union

Sanbornville:

* BankEast Savings Bank and Trust, Rochester

Sandown:

WRG Credit Union

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Seabrook:	Bailey Federal Credit Union
	* Bank Meridian, National Association, Hampton
	Seabrook Bank and Trust Company
	* Seabrook Bank and Trust Company
	U. S. Savings Bank of America, The
Somersworth:	# Allstate Enterprises, Inc.
	+ Allstate Enterprises, Inc.
	Granite State Bank, National Association
	* Granite State Bank, National Association
	Somersworth Bank, The
	Somersworth General Electric Employees' Credit Union
	Somersworth National Bank
	* Southeast Bank for Savings, Dover
Stratham:	* Exeter Banking Company, Exeter
	* First Savings and Loan Association of New Hampshire, Exeter
Sunapee:	* First Citizens National Bank, Newport
	* Lake Sunapee Savings Bank, fsb, Newport
Suncook:	Central Credit Union
	Suncook Bank, The
Tilton:	Arwood Tilton Employees Federal Credit Union
	First Deposit National Bank
	Iona Savings Bank
Troy:	* Monadnock Bank, The, Jaffrey
Tuftonboro:	* Wolfeboro National Bank, The, Wolfeboro
Wakefield:	* Profile Bank, fsb, Rochester
Walpole:	* Indian Head National Bank of Keene, Keene
	Savings Bank of Walpole
Warner:	* First Citizens National Bank, Newport
	* Sugar River Savings Bank, Newport
Warren:	* Woodsville Guaranty Savings Bank, The, Woodsville
Weare:	Fiduciary Trust Company of New Hampshire
West Lebanon:	# Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire
	* Connecticut River Bank, Charlestown
	* Hanover Bank & Trust Company, Hanover
	* Mascoma Savings Bank, Lebanon
	* National Bank of Lebanon, The, Lebanon (2)
West Ossipee:	* North Conway Bank, North Conway
West Stewartstown:	* Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook

Whitefield:	Whitefield Savings Bank & Trust Company, The
Wilton:	* Indian Head National Bank, Nashua
Winchester:	* Cheshire National Bank, The, Keene Winchester NH Credit Union
Windham:	* Bedford Bank, The, Bedford * Pelham Bank and Trust Company, Pelham
Wolfeboro:	* BankEast, Manchester Wolfeboro National Bank, The
Woodsville:	* Indian Head Bank North, Littleton Woodsville Guaranty Savings Bank, The * Woodsville Guaranty Savings Bank, The

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company